

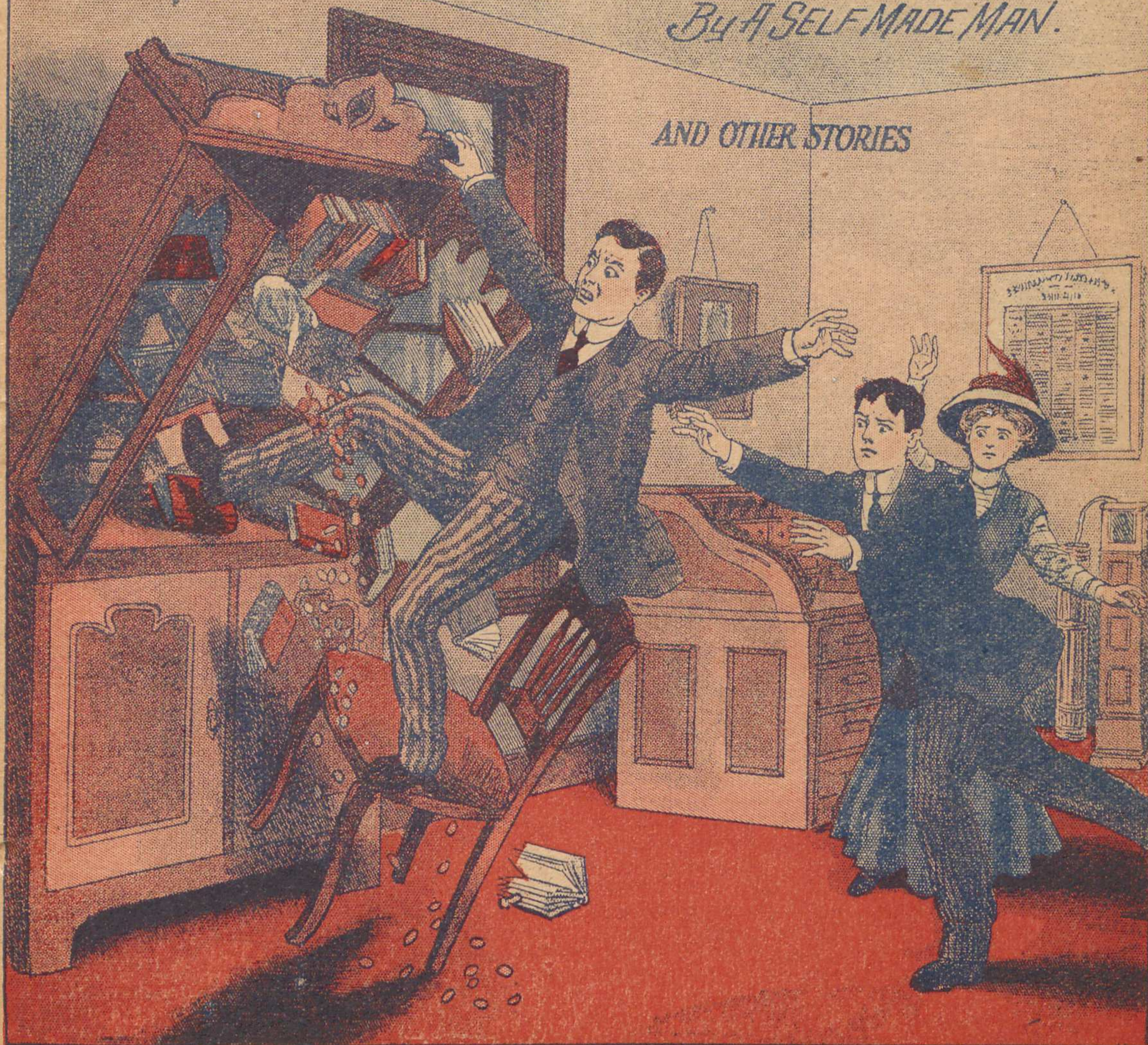
FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

DANDY DICK, THE BOSS BOY BROKER;
OR, HUSTLING FOR GOLD IN WALL STREET.

By A SELF MADE MAN.

AND OTHER STORIES



As Dick reached for the book, the chair slipped from under him. To save himself, he caught hold of the bookcase. His weight dislodging the upper half, Dick and the case fell with a crash to the floor.

FAME AND FORTUNE WEEKLY

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Dandy Dick, the Boss Boy Broker

OR, HUSTLING FOR GOLD IN WALL STREET

By A SELF-MADE MAN

CHAPTER I—Dandy Dick Goes Home on a Visit.

"By gum, Dick, this is never you, is it?" exclaimed Farmer Havens, gazing in astonishment at his stalwart son who had just alighted from the rear car of a New Jersey Central train at the small station of Pugwash one Saturday afternoon in August.

"It's me all right, dad. Shake," replied Dick Havens, with a broad grin.

Well might plain, rustic-minded Obadiah Havens stare at the swell looking, eighteen-year-old lad who acknowledged himself his son, and who had come down from New York City to spend a week's vacation on the farm where he was born and raised. Dick was dressed in a made-to-order blue flannel suit, cut in the very latest style, the bottoms of his trouser legs turned up in regulation fashion. His shoes were patent leather protected by buff-colored spats. He sported the newest thing in four-in-hand ties, in which was stuck a handsome pin, that fairly took away his father's breath, it was so gorgeous.

His collar was of the customary variety, while his head covering was a low-crowned, wide-brimmed straw, with a parti-colored ribbon—the fashion that summer. In one hand he carried a suitcase, which he dropped to shake hands with his father, while in the other he held a thick cane, not as ordinary people carry the article for support, but half way up with the curved handle pointing downward at an angle of forty-five degrees. This wasn't the first time Dick had returned home after shaking farm work for a Wall Street messenger's job, but never before had he come back looking, as his father subsequently declared to a bunch of his cronies at the general store, like a fashion plate. The old man was simply staggered by the boy's dandified appearance.

Indeed, he could hardly believe this was really his son, and took off his spectacles to rub them in order to get a clearer look. Dick was no more like his last remembrance of him than an imitation diamond is like a gem of the purest water.

"Gosh!" ejaculated Farmer Havens for the third time, as he viewed his only son and heir rather disapprovingly. "You're a dude and no mistake. I'm afraid your mother'll have a fit when she sees you."

"Don't you believe it, dad. Mother will think I'm the proper caper."

"Gosh! What d'ye mean by that?"

"Why, I mean that I look all right—I'm dressed in the correct style."

"Oh, you are, eh? I dunno where you got the money to lay out on them duds. They must have cost you a pile. I ain't seen none of the summer boarders around here put on the frills you do. It's a waste of good money. I'm afeared sich extravagance'll be your ruin."

"Nonsense, dad, I've got plenty of money. Look at that," and Dick flashed out a roll that looked as big as a house to his astonished father.

"My son," he said solemnly, "have you been robbin' a bank?"

Dick grinned as he shoved the wad back into his vest pocket.

"No, dad, I made that playing the market."

"Playin' the market! Have you got to be a gambler?" asked the old man with a look almost of horror in his eyes.

"I suppose all games of chance may be considered a gamble, and the stock market is the greatest and riskiest of them all. But don't look scared, dad, speculation in Wall Street is considered very respectable."

"Did you make that money in Wall Street?"

"Yes, dad."

"How did you do it?"

"I'll explain later. Let's go home. Where is your rig?"

"The waggin is at the other end of the station. I'm 'most ashamed to be seen walkin' with you, Dick. Everybody round here is lookin' at you as if you was some freak that had escaped from a circus. Let's go around the back way. I see Deacon Harper standin' at the door of the station gazin' this way. If he recognizes you, he might have an attack of heart failure, which they say he's subject to."

Dick chuckled and followed his father around the end of the station. But if the old man thought they would escape observation in that way, he was greatly mistaken. Half a dozen of the oldest inhabitants of Pugwash were seated in a bunch in the sun at the back of the building swapping reminiscences. Every one of them knew Obadiah Havens as well as they knew each other, and they all knew that the old farmer had come to the station to meet his son Dick, who was reported to be getting along fine in Wall Street, New York.

They all remembered Dick as a smart young

chap who never took to farming in spite of his father's wishes that he should learn the ropes and carry on the place after he died or got too old for active service. They were no strangers to the fact that when Dick was fourteen he ran away from home and got a job on the Jersey Central railroad as an engine wiper in the yards at Jersey City, and that it was nearly a year before Father Havens located him, and after much trouble got him to come home. Dick didn't want to give up railroading, for he had just been promoted to fire a yard engine, and he declared that he wanted to become an engineer, assuring his father that what he didn't already know about a locomotive wasn't worth mentioning.

His father was obdurate and carried him back to the farm, which he had power to do as his natural guardian. Dick wasn't home more than a week before he made the acquaintance of three New York brokers who had come down to Pugwash to shoot in that neighborhood. They got the boy to take them around to the best places for good sport. They remained a week, at the end of which time Dick had switched off from railroading to Wall Street. One of the brokers took a fancy to Dick, and finding that the boy wanted to go to New York, he called on Farmer Havens and offered to take Dick into his office as messenger.

The old man objected, but finally yielded when the broker told him he was standing in his son's light by trying to make a poor farmer of a lad who might turn out a smart financier, and make a big fortune. So Dick went to Wall Street and the improvement noticeable in him when he returned at the end of six months for a visit was such that the old man admitted his son had chosen wisely in his selection of a future. Twice a year Dick honored the farm with his company, and the present was his seventh visit.

Heretofore he had simply given evidence of increasing prosperity and manliness, now he looked as if he had suddenly become the president of a big bank. At any rate, that was the impression his splendid appearance made on the six loungers seated at the back of the station. They recognized the boy the moment they laid eyes on him, and their eyes fairly bulged with wonder. A chorus of "By gum!" and "Gosh all hemlock!" burst from their lips.

Dick knew them all and nodded pleasantly at them. They were too astonished to return his salute. All they could do was to stare with open mouths at him. What they said to each other as Farmer Havens and Dick climbed on to the seat of the light wagon is not on record, but it may be imagined.

"Git up!" chirruped the old man to the mare and they started off down the road at a merry clip.

"Things look about the same around here, dad," said Dick, viewing the familiar scene with a thrill of pleasure.

"I 'spect they do," replied his father.

"Things don't change much in the country."

"I should hope they wouldn't."

"It's different in the city."

"I reckon," replied the old man dryly, thinking of the astonishing alteration Wall Street had made in his son

"The metropolis is improving all the time—growing bigger and finer every day."

"Like the people who live there, I s'pose," said the old man, with a chuckle.

Dick looked at his father, but the old man's face was as solemn as an owl's.

"Why don't you come to the city, dad, and let me show you around? I've asked you a hundred times in my letters to come, but it hasn't done any good."

"I've been on the p'int of comin' more'n once, but at the last minute my courage kind of give out," replied the farmer. "I ain't been to York this ten year, and I reckon I'd like to see them improvements I've read about in the papers—them new skyscrapers and sich like—but I dunno whether I kin reach the stickin' p'int or not. Mother has been at me time and ag'in to take her to see you, for she had an idea you needed her, but there always was somethin' that come up to prevent us goin'."

At that moment a buggy approached with two girls in it, one of them driving. Dick recognized the one with the reins as Susie Jayne, with whom he had once been on particularly friendly terms.

"Good afternoon, Susie," said Dick, lifting his straw, politely.

The girl flushed and stared, quite indignant at the nerve of one she took for a stranger addressing her in such a familiar way. It was clear she did not recognize Dick, and he laughed. The incident hadn't escaped the old man's observation.

"There now, you see what you kin expect from the gals," he chuckled. "Susie Jayne won't stand for no dude from York."

"She didn't know me," replied Dick.

"I'll bet she knew you, son, but she's a sensible gal and don't approve of sich all-fired style as you've got on. When your sisters see you prancin' into the house lookin' like a fashion plate, I'll be bound they'll give you Jesse."

"Don't you believe it, dad. They'll be so proud of me that they'll put on a lot of extra frills tomorrow when we go to church."

"Do you mean to go to meetin' in that rig-out?"

"Why not? You ought to be proud to show me off."

"Gosh! But you've got more nerve than I ever had when I was young, and I reckon I wasn't backward."

"So I've heard mother say," grinned Dick. "She said you were a pretty slick proposition, but she had it on you all right."

"How did she?" asked the old man with sudden interest.

"She said you courted her three years before you got up nerve enough to ask her to have you."

"She said that, did she?" chuckled the farmer.

"Sure as you live. She said she and you were sitting in the parlor one Sunday night in the dark holding hands in a way that made her hope you were going to pop, when you blurted out, 'There's something in the paper I want to show you, Mary; why can't we strike a match?'"

"'Pears to me I don't remember that, son."

"All the same, you said it and she took you up quicker than a wink. She said: 'I'm willing, Obadiah. The dominie is in the dining-room talking to father. We'll go in and set the day right off.' That's the way she got it on you,

and she didn't give you a chance to back out if you'd wanted to," laughed Dick.

"Is that so? Well, you jest get down and open the gate so I kin drive the mare into the lane, son. You might as well make yourself useful as not if you are dressed up to kill."

Dick sprang from his seat and opened the gate, and then the old man drove up to the ancient farmhouse where Dick saw his mother and two sisters waiting on the veranda to give him a royal welcome.

CHAPTER II.—Dick Gives Evidence of Prosperity.

Dick's bang-up appearance did not produce the same effect on his mother and sisters as it had on his father, though the girls did gasp a little at his swell look. Mrs. Havens had eyes only for the well-remembered features of her stalwart boy, and his clothes were a secondary consideration. After hugging and kissing him, she allowed the girls their innings, which they eagerly availed themselves of.

"How well and fine you do look, Dick," said his elder sister, Maude.

"I bet you. The city agrees with me," replied the boy.

"My, but you're swell," chipped in his other sister, Nellie.

"Oh, cut it out, Nell. Dad has been dinging that in my ear all the way from the station. I'm simply well dressed, that's all. No use of a chap looking like a clown when he can afford to sport good clothes. They're the finest things to chuck a bluff in I know of."

"I suppose you're hungry, Dick," said his mother. "We've held back dinner for you, so come right into the dining-room."

"I'm always hungry for your cooking, mother," said Dick, putting his arm around her and leading her inside.

"I've made a peach pie especially for you," said Nellie.

"And I made a jelly layer cake such as you always liked," said Maude.

"Is that so? You girls are all right. I'll not forget you when I make my will," laughed Dick.

"Dear me, you talk as if you were worth money," said Nellie.

"Worth money! Well, say, I'm just rolling in it."

"Do messenger boys make a lot of money in Wall Street?" asked Maude.

"If they're lucky, they do."

"You must be lucky, for you look as if you had money."

"You mustn't always judge a book by its cover, but in my case I'm the real goods, eighteen carats fine."

"Are you, indeed?" laughed Maude.

"Don't you believe me?"

"Of course, I believe anything you say," she replied with a merry look.

"The proof of the pudding is in the eating of it. Here's evidence I am not giving you any bluff," and Dick pulled out his wad. "How much will you have, Maude? Speak quick, or you may miss your chance."

"Oh, what a lot of money!" cried both girls, gazing on the roll with open eyes.

"Since you won't name your figure, I'll do it for you. Here's \$50 for each of you, and here's \$500 for you, mother."

Dick skinned off several bills and distributed them, then he coolly returned the rest to his pocket.

"Why, Dick, where did you get all that money?" cried his mother.

"In Wall Street, mother."

"You couldn't have saved all that out of your wages."

"I should say not. This represents a part of the profits of my last deal in Erie."

"What do you mean by your deal in Erie?" asked Maude.

"I refer to Erie stock. I bought 100 shares ten days ago at 34 and I closed out Thursday at 44 3-8, thereby clearing \$10 a share profit."

"I don't understand what you mean by 34 and 44 3-8," said Maude.

"I paid \$34 a share for it and sold it at \$44 3-8 a share. Now do you twig?"

"And you say you bought 100 shares?"

"Surest thing you know, sis."

"Where did you get the \$3,400 to buy it with?" said Maude, after making a quick mental calculation.

"I didn't need it. I bought it on margin, that is, I put up \$10 a share as security."

"That would be \$1,000."

"Well, I've been worth \$1,000, and more, these four months back. I'm worth about \$2,300 now after giving you good people \$600 for pin money."

"Gracious! I don't see how you could make so much money," said Maude. "Why, that's better than owning a farm."

"That depends on the size and location of the farm. I've heard of farms that were worth a lot of money, but they're not in this vicinity."

The girls began to entertain an increased respect for their brother. He appeared to be on the highroad to fortune, and money talks enough to be heard all over the world. Dinner passed off in a jolly fashion, for Dick had something entertaining to say every minute. When he had sampled both the pie and the cake made in his honor, and finished his second glass of milk, he declared that he was satisfied to wait till tea time for more. He walked out on the veranda, taking his mother with him, and leaving the girls to clean up.

Mrs. Havens enjoyed a quiet half hour talk with her boy, and then the girls joined them. Fifteen minutes after Dick said he was going around the farm to see how the old place looked. He found his father and the hired man, whose name was Jim Brady, in one of the fields working hard in the hot sun.

Brady stared at the Wall Street boy some moments before he recognized him.

"Hello, Jim; how's things?" asked Dick.

"Gee whiz! But you're the gay bird, Dick," said the hired man. "I'll have to call you Dandy Dick after this."

"That's what they call me in Wall Street."

"Do you mean that?"

"I do. I have the reputation of being the best dressed messenger in the Street."

"You look it, b'gosh!" chipped in his father.

"Do you set the style among the messengers?" grinned the hired man.

"No; but they might do worse than to copy after me."

"I should think it took a lot of money to dress the way you do," said Brady. "You must get swell wages. I dunno but I'd like to be a messenger myself."

"You're rather ancient for the job, Jim. Still, if you took a clean shave every day, and used the bloom of youth, you might pass in a pinch if you're a good sprinter."

"It's a hustling job, is it?"

"Rather. A fat boy can grow thin quicker at that than anything else I know of. A messenger gets all the exercise he wants while on duty."

"It seems to agree with you. You're stouter than you were when you were here last Christmas."

"This is my fighting weight. I can't get any lower."

"Do you ever have any scraps with the other messengers?"

"Once in a while. When a fellow gets too gay with you occasionally, it is necessary to call him down hard enough to make him understand what the limit is."

"I suppose you mean to be a broker some day?"

"Bet your life—just as soon as I get capital enough to make a showing."

"When will that be?"

"I'm not a mind-reader, Jim, or I'd tell you. It will be sooner or later, but the sooner the better it will suit me. The brokers are a jolly lot, and make good money. Sometimes they get caught in the shuffle and go up against the wall, but that is the exception."

"Which do you intend to be—a bull or a bear?"

"I rather prefer to bet on a rising market, so I suppose I'll be a bull; but there are times when it's a good thing to be a bear."

"What's them lambs I've heard about in Wall Street? Where do they come in?"

"Lambs are outside speculators—the general public, in fact. They bring their fleece to Wall Street hoping to make easy money. Sometimes they do, but more often they don't. Lambs with plenty of wool are always welcomed by the brokers. Every trader keeps a sharp pair of shears on hand in order to relieve a lamb of as much of his fleece as possible, but he gives him a run for his money."

At that moment a handbell was heard ringing in the direction of the house.

"What's that for?" asked Dick.

"I guess you are wanted," said the hired man. So Dick started for the farmhouse.

CHAPTER III.—The Scrap in the Office.

Dick had the time of his life during the nine days he spent on the farm, and he returned to New York looking as brown as a berry. He reached Wall Street and the office where he was employed at eleven o'clock on Monday morning, with his suit-case and cane, and after depositing them in a corner of the counting-room, he announced to the cashier that he was ready for business.

"How did you find things at home, Dick?" asked that gentleman.

"In the same place," replied the young mes-

senger. "The farm hadn't moved an inch."

"I don't imagine it had," replied the cashier, dryly. "I suppose your people were glad to see you?"

"Yes, they killed several fatted calves in my honor."

"You mean chickens, don't you?"

"Well, maybe they were chickens. We'll let it go at that. I had a bang-up time. Never enjoyed myself better. There are a lot of girls down there and not anywhere enough fellows to go around, consequently—"

"You endeavored to supply the deficiency."

"That's right. I was in continuous demand, and I tried to fill the bill, but it was a strenuous job."

The entrance of a gentleman who wanted to sell some bonds put an end to the conversation, and Dick took his seat in the outer office.

He didn't have much to do that day and was glad of it. After he returned from the bank at three the cashier told him he could go off, so he grabbed his cane and suit-case and took his way uptown to his boarding-house on West Thirty-fifth Street near Broadway. Next morning he appeared in Wall Street in his usual business suit which was pretty tony, but not quite so fine as his best togs.

His employer, Frederick Curtis, dropped in during the morning from his summer cottage where his family were rusticating, to see how things were going, and he asked Dick if he had enjoyed himself in Pugwash.

"Yes, sir. I had a fine time. Wish I could have stayed longer," he replied.

"When you get to be a broker yourself some day, you'll be able to take a long vacation," said the trader.

"I hope so."

Then Mr. Curtis handed him a note and told him to take it to the Anchor Building. Dick put on his hat and started. When he reached the office of the broker to whom the note was addressed he found that gentleman engaged. As he could not be disturbed, Dick sat down near the open window to wait. He was not there over a minute before he heard a conversation that was going on in the private room of a broker next door.

"You had better get busy at once, Mason, and buy up every share that you can find," said a voice. "The price is 'way down now, because the road is under a cloud. We've got a barrel of money behind us, so that we ought to have no great trouble in securing a corner of the outstanding shares. Once we control the situation we'll be able to run the ante up twenty points at least, and perhaps thirty."

"I'll start right in, Mr. Brown. I know several brokers who have blocks of it—Curtis, for instance, has 15,000 shares belonging to a big customer which he offered last week at the Exchange, but couldn't find a buyer at the figure he wanted."

"What was he asking for it?"

"A point above the market, and the price hasn't changed since."

"Give it to him if he won't come down."

Broker Mason then enumerated other traders who had some of the stock in question, the name of which was not mentioned during the talk. At length the interview terminated, and a minute later Dick was told he could see the broker he brought the note to.

"I would give something to find out the name of that stock which is going to be boomed," thought Dick, on his way back to the office. "The only way I can find out is to keep an eye on Broker Mason. It's lucky I know him by sight. If he calls on Mr. Curtis and buys that block he spoke about, I ought to be able to get onto the name of it. At any rate, I'll try hard to, for this tip is too good to be wasted."

Shortly after he got back to the office, Mr. Mason walked in and asked for Broker Curtis.

"He's after that stock as sure as you live," thought Dick, as he showed the visitor his employer's private room.

Two minutes later Curtis rang for Dick.

The young messenger went in and his boss said:

"Ask Mr. Joyce for that block of D. & N. shares which is in the big safe."

"Yes, sir," replied Dick, leaving the room. "D. & N.," he muttered, as he went over to the cashier's window, "that must be the name of the stock. I'll try and make sure of it. Mr. Joyce," he said to the cashier, "you've got a block of 15,000 shares of D. & N. in the safe, haven't you?"

"Yes. What about it?" replied the cashier.

"Mr. Curtis wants the stock."

"Oh, very well. Wait a moment."

The cashier went to the safe, took out an oblong envelope and looked into it. Then he handed it to Dick with the words: "There you are."

The boy carried the envelope to his boss and retired. In a few minutes Curtis rang for him again.

"Go with Mr. Mason to his bank and bring back with you a certified check he will hand you," said the broker.

"All right, sir," replied Dick, noticing that Mason held the envelope containing the D. & N. stock in his hand.

He accompanied Broker Mason to the bank, got the check and brought it back. As Mr. Curtis had gone to the Exchange, Dick handed the check to the cashier. Dick had plenty time to go to lunch that day around noon. Before going to the restaurant he patronized, he dropped in at the safe deposit vault where he kept his money and drew out \$2,000. He took this money around to a little banking and brokerage house in Nassau Street, where he had put through his former deals, and asked the margin clerk to buy 200 shares of D. & N. for his account at the market prices of 65. As the market was very dull then, the clerk was surprised to receive such a large order from a messenger.

"Is this a deal of your own, Havens?" he asked, as he began to fill out the order.

"It isn't for any one else, old man. Why did you ask the question?"

"I thought it was rather a large order for you to place on your own account."

"Oh, that's a mere bagatelle," said Dick, with a chuckle. "Some day I'll paralyze you with a real large order if you're very good."

"You tell that pretty good, but you've got nerve enough to say 'most anything.'"

"Yes, that's my strong point."

"This is a pretty big order for you to place, considering the condition of the market. Has somebody been giving you a quiet tip?"

"You mustn't be so inquisitive, Mr. Pratt. If I was to tell you everything I know, that knowledge

box of yours might get overcrowded with valuable information, and then there's no saying what might happen to you."

"That'll do, Havens. Here's your memo. Take it and skiddoo."

Dick laughed, took up the paper and left the bank. Then he went to lunch, satisfied he was going to make another haul out of the stock market. When he got to the office the cashier was out to lunch, so he walked into the counting-room and found the clerks paying little attention to business. He was on friendly terms with two of them, but the third, whose name was Martin Merrick, did not regard the messenger with favor. For various reasons he had ceased to notice Dick for some time back, but that fact didn't worry the boy a whole lot, for he never cared much for Merrick anyway. The pretty stenographer, who was away on her two weeks' vacation, was one of the causes of the rupture between them. Merrick was soft on her, and that fact caused the other clerks to guy him a good bit. They told him that he didn't stand the ghost of a show with her while Dick was about, and the young lady's attitude toward the head clerk seemed to bear out their statement. As a matter of fact, she did not like Merrick a little bit, and she did like Dick Havens a great deal. When Dick made his appearance in the counting-room Merrick, who was in charge in the absence of the cashier, was engaged in matching nickels with one of the two clerks while the other was looking on.

"You people seem to be having an easy time of it," laughed Dick, addressing his remark to the junior clerk who was looking on.

Merrick, who had been losing many nickels at the game of match, and consequently was in bad humor, turned upon him and said in a sharp tone.

"What business is it of yours? You've no right in here, anyway. Your place is outside. Go back to your post and stay there till you're wanted."

"You're not my boss, Mr. Merrick, so I'll thank you to mind your own business," retorted Dick.

"What's that?" snapped the chief clerk. "How dare you address me that way? I am in charge of this office when Mr. Joyce is out."

"Then you ought to be better employed than loafing your time away at the matching business and keeping Taylor from his work."

That enraged Merrick, and he picked up a small account book from the desk at his elbow and flung it in Dick's face. The edge of the book caught the boy over the eye and drew blood. Dick was fighting mad in a moment. Rushing at the head clerk he dealt him a blow in the jaw that staggered him. He didn't stop at that, but smashed Merrick in the eye with his left, and then clinching with him, they both went down on the floor in a heap. The other clerks were staggered by the rapidity with which the scrap had been brought about, and though they knew that the head clerk had brought it on himself and he was not at all popular with them, while Dick was, they deemed it their duty to interfere. They laid hold of the scrappy young messenger, who was punching Merrick left and right, and pulled him off his adversary.

"Let me go," cried the angry boy, struggling with them. "I haven't half finished with him yet."

"You've done enough, Havens," said the clerk,

who had been matching with Merrick. "Cut it out now."

The chief clerk, bleeding from the nose and mouth, got on his feet. He was white with rage. Grabbing a big ledger, he raised it in the air and tried to bring it down on Dick's head. This cowardly act was prevented by the junior clerk releasing Dick's arm and pushing Merrick back. The chief clerk then threw the ledger at the boy, striking him in the chest and sending him staggering backward. Dick, on recovering himself, made another dash at Merrick, and reached him in spite of the two clerks. Merrick, to avoid being hit, clinched and they struggled around, making a great disturbance. At that moment Mr. Curtis entered the office. He was astonished on hearing the racket in his counting-room and hurried in there to see what was the matter. He saw two of his clerks trying to separate the combatants.

"What does this mean?" he demanded angrily.

As he spoke, Dick wrested one of his arms away from Merrick and struck the clerk a stinging blow on his damaged nose, causing the blood to flow more freely than ever.

The broker seized the boy and pulled him away from Merrick, who looked like a wreck.

"What is the meaning of this disgraceful conduct in my office?" roared the trader again. "You at least ought to know better, Merrick. As for you, Havens, I am surprised at you."

"You needn't be," replied Dick, doggedly. "I've stood all I'm going to from that lobster. Either he gets out of the office or I will."

CHAPTER IV.—A Thrilling Rescue.

For some reason the broker was not in a good humor, and he considered Dick's reply an insolent one.

"Put on your hat then, and get out. You can come around Saturday and get your wages. As for you, Merrick, I'll see you in my room as soon as you've made yourself presentable."

Dick had an idea that his discharge was not warranted by the facts of the case, and was rather indignant. Without a word, he walked into the reception-room, smoothed out his rumpled clothes, put on his hat and left the office. In the corridor he met a chum of his named Bob Archer.

"Hello, Dandy Dick, back in harness again, I see," said Bob. "I suppose you had a great time at the farm. Struck 'em cold with that new suit of yours and that cane which you insisted on taking with you, though I told you you were foolish."

"Yes, I'm back and I wish I'd stayed there," growled Dick.

"What's the matter with you? You look out of sorts."

"I guess you'd look the same way if you'd been fired right off the reel."

"Fired! What do you mean?"

"What I said. I'm bounced."

"Not from the office?" gasped Bob.

"Yes, from the office."

"What for? What in thunder did you do?"

"I had a scrap with our chief clerk."

"Merrick?"

"Yes, Merrick. We had some words and then the lobster threw a book in my face. I went for

him with both fists and was giving it to him good when Taylor and Burns interfered and pulled me off. Then Merrick picked up a ledger and threw it at me. I went for him again, and we were having it hot and heavy when the boss came in and caught us at it. He called me down, and when I told him that either Merrick or I would have to quit, for I had stood his nonsense as long as I was going to, he told me to put on my hat and go, and I did."

"Gee! That's tough."

"Oh, I don't know. I'm not worrying."

"You take it pretty easy."

"Why not?"

"I think it a serious thing for you to lose your job just when you were about to be promoted to the counting-room."

"Curtis isn't the only broker in Wall Street."

"That's all right, but you've been with him three years and it looks bad for you to be discharged for scrapping."

"Oh, I don't care."

"You may have trouble in connecting with another job unless Curtis will give you reference."

"Ho! I'm not sure I want another job."

"You aren't thinking of going back on the farm, are you?"

"Not much. Wall Street is my stamping ground."

"Then you'll have to look up another job as soon as the brokers come back from their vacations."

Dick made no reply, and the elevator coming down, they got aboard and were soon in the street.

"I'm going down to the Mills Building," said Bob. "Coming along?"

"No. I'm going over to the Exchange," replied Dick, and they separated.

In the meantime Broker Curtis laid it into Martin Merrick for his share in the office scrap. The chief clerk put all the blame of the affair on Dick, representing himself as a much injured person, and claiming that the messenger attacked him without any real provocation. Curtis, who had begun to regret having discharged Dick, and had about made up his mind to take him back when he came for his wages on Saturday, switched around and came to the conclusion that he had done right in bouncing the boy, though he could not but admit that Dick had done good service during the three years he had been in the office. He called his cashier in, when that gentleman returned from lunch, and told him about the fight in the counting-room and how he had discharged Dick in connection with it. Mr. Joyce was sorry to hear of the boy's discharge, for he liked him in common with everybody but the chief clerk in the counting-room. He ventured to speak up for Dick, suggesting that as he was a first-class employee, the broker ought to overlook his offence. Mr. Curtis finally said he'd consider it, which practically meant he'd take Dick back, and soon afterward he departed for the seaside resort where his family was summering. Dick went uptown about half-past three, and by that time had made up his mind that he didn't want another job if his deal in D. & N. went through all right.

"I ought to make a couple of thousand easily enough if luck runs my way," he said to himself.

"If I do, I'll hire an office somewhere in Wall Street and open up as a broker on my own account. Nothing like having good cheek—it helps carry a fellow through the world. I suppose my people would have a fit if they heard I had lost my position. Well, I sha'n't let them hear about it for awhile, at any rate. What they don't know won't trouble them."

During the rest of the week Dick hung around the Exchange gallery or the waiting-room at the little bank. The market continued as dull as a lump of lead, and there wasn't enough excitement in the board room to keep the traders interested in the market—that is, those traders who dropped into the city daily or at shorter intervals to see how things were coming on. Dick saw Broker Mason on the floor quite often on Friday and Saturday morning, and he seemed to be about the only trader who was doing anything to speak of. The boy judged that he was now finishing his task of gathering in D. & N. shares, and that something ought to be doing in the stock soon. At half-past twelve he called up at Mr. Curtis' office for his week's wages.

"How do you do, Mr. Joyce. I came up for my final wages. You know, of course, that I was fired for scrapping with Mr. Merrick."

"Yes, Mr. Curtis told me all about it. He has changed his mind, however, and left word for me to tell you to come to work Monday morning as usual."

"Thanks, but I guess I won't come," replied Dick, accepting his money.

"You won't come! Why not?"

"I told Mr. Curtis that either Merrick or I would have to quit. As that lobster is still on the job, I have no wish to come back. In fact, I don't care to come back, anyway. I have done the right thing by Mr. Curtis since I came to work for him and I think he was hasty in bouncing me. He ought to have investigated the cause of the scrap and found out all the facts before he jumped on me so quick. I didn't start the fight. Merrick began it my throwing an account book in my face. After we had come to blows and were separated he wasn't satisfied, but he tried to smash me on the head with a big ledger, which shows what a coward he is. Burns stopped him, but he succeeded in hitting me in the chest with it while Taylor was holding me back. Then I sailed in again and would have done him up if the boss hadn't come in and stopped the racket."

"Come around on Monday and when Mr. Curtis comes in, you can explain your side of the story to him. He'll listen to you."

Dick shook his head.

"I've been fired and I'm going to stay fired," he said.

"Don't act foolish, Havens. You're going to be promoted to the counting-room on the first of October. Mr. Curtis may have acted hastily—people are apt to do that once in awhile—but you oughtn't to feel sore over it when he has switched around and given instructions for you to go to work again," said the cashier.

"I'll think it over. If I conclude to go to work again, I'll report as usual Monday. Otherwise I won't show up," replied Dick, who really didn't intend to come back, as he figured he could do much better by going it alone.

"We'll look for you on Monday," smiled Mr.

Joyce, who was of the opinion that Dick wouldn't be such a fool as to throw up a good position.

"Good-by till I see you again," replied the boy, walking out as jauntily as if he owned the office.

While waiting for the elevator a very pretty girl came out of a nearby office where she was employed temporarily as an extra stenographer. She was neatly but inexpensively dressed, showing in many ways that her circumstances were not over prosperous. She glanced at Dick and then stood modestly back. He was much attracted by her face, which possessed a sweetness that charmed him more than her good looks. He mentally sized her up as a fine girl, and wished he was acquainted with her. When the elevator stopped at the floor he waited for her to get in first and then followed. Reaching the street she went toward Broadway, and as he was bound the same way he trailed on behind her, admiring her graceful poise and walk. Broadway was crowded with people, the majority of them clerks and business men on their way home, for most of the offices down that way closed around one o'clock. The girl started across the street, not noticing that an American Express wagon was close at hand dashing down on her. The driver shouted when he saw her and tried to rein in his horses. The girl screamed and seemed too dazed to make an effort to save herself. She would certainly have been run down but for Dick's courage and presence of mind, and the fact that he was close behind her. He sprang forward, seized her in his arms, and just succeeded in dodging the big team by an eyelash. It was a thrilling rescue and a mighty close shave for both.

CHAPTER V.—A Daring Theft.

As usual, a crowd gathered about the central figures in the exciting incident.

"Let me lead you across the street, miss," said Dick politely, as he released her and took her by the arm.

"Thank you," she fluttered, trembling and frightened by her narrow escape.

He got her safely across to the walk in front of Trinity Church.

"You want to brace up, miss," he said. "I know you had a narrow squeak, but a miss is as good as a mile in the long run."

"I am very grateful to you, sir, for saving me from being run over," she said, with a look that thrilled the boy not a little. "You were very brave to risk yourself for me."

"Not at all. I am glad to have been of service to you."

"Thank you. I appreciate your kindness very much."

"You are welcome. Shall I see you to a car, or can you get on without further assistance?"

She hesitated and finally said she was going to take a Sixth Avenue elevated train and she would be grateful if he saw her to the station.

"I will do so with pleasure," he answered, and they turned down toward the Empire Building, the ground floor of which was a thoroughfare to both the Sixth and Ninth Avenue roads.

By the time they reached the Sixth Avenue

station Dick had made himself so agreeable to her that she offered no objection to his taking a seat in the car beside her. He went as far as Forty-second Street with her and then bade her good-by.

"I must try to get better acquainted with her, for she's the nicest girl I ever met," he said to himself as he walked down to the cross street on which he boarded. "If I hadn't got out of Mr. Curtis' office I might be able to see her often as she appears to be employed on that floor of the building. However, I guess I'll manage to see her once in awhile, for I'll make it a point to get around there occasionally about the time she goes home."

Dick didn't return to Mr. Curtis' office Monday morning, and so the cashier had to send out the messages he had by Burns, the junior clerk. The boy himself spent the morning at the Stock Exchange gallery, and the afternoon at the little bank on Nassau Street. The market continued quiet, but D. & N. was up to 66 5-8. Broker Curtis appeared at his office Tuesday morning and was not pleased to learn that Dick had failed to accept reinstatement. He sent a letter by mail to his late messenger's boarding-house asking him whether he intended to return or not. Dick got it by the last mail that night, and returned word that Mr. Curtis was at liberty to get another messenger, as he had decided not to come back. Next day D. & N. took a jump to 68, and began to attract some attention from the brokers. The advance in D. & N. had a stimulating effect on the market generally, and prices stiffened some. D. & N. dropped to 67 next day, but on Friday went to 69. During the short session on Saturday, it registered at 70 3-8, and Dick figured that he was \$1,000 better off in prospect than before he went into the deal. After the Exchange closed he went around to the office building where he had worked and hung about the main entrance waiting for Miss Ethel Gray, the young lady he had saved from being run over, to appear. She came down in the elevator with Burns and Taylor. They buttonholed him, so all he could do was to lift his hat to her and receive an encouraging smile in return.

"What's the matter with you, Havens, why didn't you come back?" asked Burns.

"Because I can do better by staying away," replied Dick.

"How?"

"Maybe you'll find out later on. I'm not saying anything at present."

"Have you connected with another job?"

"No."

"Then how are you making out better?"

"That's a business secret."

"Say, did you tell Joyce the particulars of that scrap you had with Merrick?"

"I did, when I was in last Saturday after my pay."

"He told Mr. Curtis, then for the boss called Taylor and me inside and asked us for our version of the racket. Then he asked us a number of questions. Later on he had Merrick on the grill again, and it's our opinion that the chief clerk has been told to look around for another job. At any rate, he doesn't stand very well with the boss, and he's stopped talking to us. I for one won't be sorry if he goes. Miss Stickney will be back Monday from her vacation, and she'll be awfully

sorry to hear that you are out of the office. You and she were great friends."

"Merrick never liked to see you two talking together," laughed Taylor. "I guess that was the real cause why he was down on you."

Dick wasn't interested in discussing the chief clerk, and seeing his friend Bob coming out of one of the elevators, he excused himself and joined Archer.

"What have you been doing with yourself this week, Dandy Dick?" asked Bob. "I haven't seen you once."

"Keeping tab on my private business," replied Dick.

"What do you mean by that?"

"Just what I said."

"What private business have you that would take a whole week to transact?"

"I didn't say that I was transacting any business. I said I was keeping tab on matters that concerned me only."

"Do you mean you were hunting for another job?"

"No. I'm not looking for another job."

"What were you doing, anyway? You might tell a fellow."

"Well, if you want to know real bad, I'll tell you. I was watching the market."

"Just to amuse yourself?"

"No; because I'm interested in it."

"In what way?"

"I'm in on a deal."

"Is that so? What's the stock?"

"D. & N."

"How came you to go into that? I see it's gone up this week."

"A little bird whispered to me last week that it was slated to boom ten or fifteen points, so I put my boodle into it on margin and now I'm ahead of the game."

"You're a lucky boy. You are likely to make a few week's wages out of it."

"Yes, I expect so," replied Dick, carelessly.

Although he and Bob had been chums in a way for two years, he didn't consider that it was necessary for him to confide all his business secrets to his friend.

Bob wasn't aware that Dick was worth nearly \$3,000 when he went to visit his folks on the farm.

In fact, he would hardly have believed that Dick was worth a tenth of that amount.

The two boys had been walking up Wall Street during the foregoing conversation.

They saw a good-looking lad coming down the steps of the sub-treasury building with a large leather money pouch under his arm.

A small automobile with two men in it was standing at the curb.

One of the men stepped out of the auto, walked up to the boy and threw something in his face, then snatched away his pouch, and dashed back to the auto.

It was a most daring robbery, committed in the face of a throng of pedestrians and took the on-lookers, including Dick and Bob, by surprise.

The robbed boy uttered shrill cries of pain, and fell to the sidewalk, where he rolled about like a person in the last agonies of death.

"Gee whiz!" gasped Bob Archer, staggered by the nervy theft.

Dick, however, with great presence of mind,

dashed forward and seized the thief by the arm as he was stepping into the vehicle.

"Hold on, you rascal!" he cried. "Give up that pouch."

The crook turned upon him with an imprecation, and tried to down him with a blow, at the same time tossing the pouch into the auto.

Dick dodged his fist and gave him a terrible punch in the stomach that sent him staggering to the sidewalk, when he was seized by several spectators.

The driver of the auto, seeing that his companion was nabbed, turned the power on and the machine moved rapidly over toward Broad Street.

The moment it started to leave the curb Dick made a jump for it, caught the top of the back seat, and swung himself over with the agility of a monkey.

The driver was unaware of his circus act, as it took all his attention to avoid the pedestrians walking across from the Morgan Bank corner.

As soon as he got through he started down Broad Street at a fast clip.

Dick picked up the stolen pouch, which seemed to be full of something that the boy judged to be money.

Dick's intention was to leap from the machine and thus deprive the rascal of his booty, but on second thought he decided that it was his duty to capture the man while the chance was his and hand him over to justice.

It was a rather ticklish thing to do, as he knew the moment he tackled the chauffeur accomplice, the machine was sure to run wild, and a smashup was likely to happen, not speaking of the grave chances of running down one or more pedestrians.

At that moment a bevy of girls ran across opposite Exchange Place.

They saw the auto bearing down on them, and set up a chorus of screams.

The chauffeur slackened speed and turned to avoid them.

Dick thought this was his chance.

He dropped the pouch on the back seat, smashed the chauffeur a stunning blow on the head under the ear, which sent him forward over the steering apparatus.

Then springing into the seat beside him, he shut off the power.

The chauffeur recovered from the shock of the blow and turned upon his assailant.

In doing so, he accidentally swerved the machine from its course.

It ran up on the sidewalk, narrowly missing several people, and smashed against the side of one of the buildings with considerable force.

The man was pitched out of the auto and landed on the walk, rolling over insensible.

Dick narrowly missed the same fate, landing in a heap across the forward part of the machine the wheels of which continued to revolve for several moments in a futile effort to force its way through the building.

CHAPTER VI.—Dick Wins Big Money.

Naturally, a scene of great excitement ensued. The chauffeur was picked up by willing hands, and other persons stepped forward to assist Dick. The boy however needed no help.

He picked himself up, got back on the seat and backed the auto on to the street.

Then he stood up and shouted:

"The man is a crook. Don't let him escape."

His words created more excitement, and he was besieged with questions.

He saw a policeman hurriedly approaching the scene where a big crowd had by this time collected.

He called to him to come up to the machine.

When he did so, Dick hurriedly told him all the circumstances of the case.

The policeman decided to take Dick and the senseless man to the station in the machine, and got a bystander to help him put the chauffeur into the back seat.

While they were doing this, Dick took possession of the pouch.

At that moment a detective came running down toward them.

He had got hold of the facts of the theft in front of the sub-treasury building, and while a policeman took the thief Dick had caused to be captured to the station, he had chased after the auto which carried off the boy, the accomplice and the booty.

When he saw the crowd ahead he judged that the auto had been stopped.

As Dick, at the policeman's orders, started the machine up the street, the detective came up and hailed them.

He jumped in behind where the unconscious chauffeur lay, and then began asking questions.

On their way to Wall Street Dick put him in possession of the additional facts, explaining how he had effected the capture of the rascal and recovered the stolen pouch.

The detective, who had heard how he had stopped the thief now in custody from boarding the machine and thus caused his capture, complimented the boy on his pluck and effective conduct, and took charge of the pouch.

In due time they reached the police station, by which time the chauffeur accomplice had recovered his senses.

He was marched inside and charged with being an accessory to the theft.

After his pedigree was taken he was locked up, while Dick was allowed to go after giving his name and address, and promising to appear at the police court in the morning.

The incident was published at length in the afternoon papers, Dick receiving credit for capturing both of the crooks and saving the pouch which contained the sum of \$50,000.

The messenger from whom it was taken, was in the hospital, suffering from cinnamon dust which the thief had thrown in his face and eyes to confuse him and make the theft of the bag easy.

Several reporters from the morning dailies called on Dick at his boarding-house to interview him for additional facts, and the story appeared in all the Sunday morning papers.

From the papers Dick found out that the money belonged to the Manhattan National Bank, and consisted of bundles of \$1 and \$2 bills, all new.

Everybody in the boarding-house had either read or been told about the affair, and as Dick was the hero of it, he suddenly found himself a person of a great deal of consequence at the house.

He was questioned and complimented on all sides, and finally had to run away from his many admirers to escape their well-meant attentions.

At eleven o'clock he was at the Tombs Police Court.

The two crooks were arraigned and pleaded not guilty.

Dick was the first witness called against them, and he told his story straight to the point.

Other witnesses who had seen the theft of the pouch in front of the sub-treasury were present and testified.

The cashier of the bank testified to the value of the contents of the bag, and identified the pouch.

The magistrate held the prisoners for the action of the Grand Jury under heavy bonds.

After the case was decided, the cashier of the bank thanked Dick for the part he had played in the affair, and assured him the bank would reward him suitably for saving the pouch and its contents.

On Monday morning Dick was down in Wall Street as usual and was heading for the gallery entrance to the Exchange when he was seen by a messenger acquaintance.

"Hello, Dandy Dick," said the boy, whose name was Will Jones. "I see you've been making a hero of yourself capturing a couple of crooks and saving a pile of money for the Manhattan National."

"Well, what of it?" replied Dick.

"Why, you're lucky, that's all. You're bound to get a thousand dollars from the bank for saving their money."

"I sha'n't refuse it if it is offered to me."

"I should say not. I wish I were in your shoes. A thousand dollars is a big lot of money, and I'd like to own it. I'd make things hum if I did."

"You mean you'd blow some of it in having a good time?"

"You can bet your boots I would; but I'd save most of it."

"Well, you'd better run along now, for I see you have a message to deliver."

Will Jones took the hint, said "good-by" and passed on his way, leaving Dick to enter the Exchange building.

Several sales of D. & N. were made at a fractional advance over Saturday's closing price, but the crowd around the road's pole was not large.

About eleven Broker Mason came on the floor and began to bid D. & N. up.

A rush was made for him, and for a short time he was busy taking in a few thousand shares at an advance.

The supply then gave out and he raised the figures rapidly to 80, amid great excitement.

Dick was tickled to death as he watched the price go up, for every point rise meant a profit of \$200 for him in perspective.

Already he was \$3,000 to the good, and it looked as if there was nothing to prevent the stock going to 90 in a short time. After the price reached 82, Mason quit for a while. Then a movement was developed against D. & N. and it was forced down to 75.

While this was on, Dick lost \$1,400 of his profits, and he got a bit uneasy over the ultimate result. At half-past twelve Mason took hold again and sent the price to 85.

"I guess I'd better sell out before it goes down again," thought Dick.

So he left the Exchange and went up to the little bank to put in his order. When he got there he saw by the blackboard that D. & N. was up to 87.

"I'll bet it'll go to 90," he said. "I'll wait and see if it does."

Twenty minutes later it reached 90.

"That's good enough for me. I won't take any more chances," he said, making a break for the margin clerk's window.

"You can sell my D. & N. shares, Mr. Pratt," he said.

"All right, Havens. You hit it right when you got in on that stock. Here, sign this order, and then I'll telephone it to the Exchange."

Dick affixed his signature to the paper and walked over to his seat again. In a few minutes a sale of D. & N. at 90 3-8 came out on the board, and the boy wondered how much higher the price would go. It went to 93 and then dropped back to 89, closing at that figure. Next day Dick got a settlement with the bank and found, as he had calculated, that he had cleared \$5,000 on the deal, which made him worth \$7,300.

"I can afford to open an office now, I guess," he said. "At any rate, I'm going to see what I can do in that line."

So he started out to find a vacant room in one of the big office buildings on Wall Street.

CHAPTER VII.—Dandy Dick Becomes a Broker.

He spent a couple of hours that afternoon looking for an office, but didn't find a vacant one in any building he visited, at least, not low enough down to suit him.

On returning to his boarding-house, he found a letter bearing the corner imprint of the Manhattan National Bank. Opening it, a note and a check dropped out. The check was for \$5,000, and was made out to his order. The note read as

"RICHARD HAVENS, Dear Sir—In accordance with the instructions of the president of this bank, I forward you a check for \$5,000 as an evidence of the appreciation in which your valuable services of last Saturday is held by the bank.

"Yours very truly,

"DAVID PARKS, Cashier."

"Whew!" muttered Dick. "Five thousand dollars! I didn't expect more than \$500, or \$1,000 at the outside. I'm a lucky bird for fair. I'm worth over \$12,000 now. I guess I didn't lose anything by throwing up my job with Mr. Curtis. I'll bet he'd stare if he knew I was worth so much. And what would dad, and mother, and the girls say? The news that I was growing rich fast would be all over the village in no time, and the next time I went down on a visit everybody would take their hats off to me, while the girls would be setting traps to catch me. There's only one girl in the world who stands a show with me, and that is Ethel Gray; but whether I stand any show with her is a question."

Dick cashed his check at the bank next morning and put the money with the rest in his safe

deposit box. Then he started out again office hunting.

"Hello, Dandy Dick, where are you bound for?" asked Bob Archer, meeting his chum at the entrance of an office building.

"I'm going in here."

"What's on the hooks?"

"I'm looking for an office."

"Who's office?"

"A vacant one, stupid."

"What for?"

"I want to rent it, of course."

"You do? Oh, come now, that's giving it to me pretty strong."

"All right. Do you know of any vacant office anywhere in the street?"

"Yes. There's one right on our floor in the rear. The man got out yesterday because he couldn't pay the rent, so the janitor told me. It's No. 542. Better hire it, then you'll be on the same floor with your old boss," grinned Bob, who didn't believe that Dick was looking for an office.

"Thanks, old man, for the tip. I'll go right up there and take it if somebody else hasn't snapped it up already."

"Well, so long, Dandy Dick. When you get your office let me know, and I'll drop in and see you," and Bob hurried off down the street.

Dick went right to the building where he had worked for three years and hunted up the janitor.

"Say, Mike, I hear you have an office on the fifth floor to rent," he said.

"Sure we have."

"What's the size of it and what's the rent?"

The janitor told him.

"I can provide you with a tenant."

"A tinant is it? Sind him along."

"I want it for myself."

"Yoursilf, is it? Faith, it's foolin' yez are."

"Money talks," said Dick, pulling out a wad of bills.

"What do ye want wid an office? Ain't ye workin' for Mr. Curtis?"

"No, I've left him. I'm going to start in business for myself."

"Are ye now? And what business are yez goin' into?"

"Brokerage."

"Sure, it's jokin' yez are."

"Not a bit of it, Mike. I want that office, and I'm ready to put up a deposit right now."

"Go and see the agent, thin. If he lets ye have it I'm willin'."

So Dick called on the agent, but found some trouble convincing that gentleman that he was a suitable tenant.

"Figure out the rent to the first of May—that's about eight months—and I'll deposit it with the cashier of the Manhattan National subject to your order from month to month. How will that suit you?"

The agent decided to take him up, so Dick paid him \$100 deposit, and went away promising to call later to sign the lease and hand the agent evidence from the bank's cashier that the money was on special deposit subject to call. That afternoon Dick got possession, and then proceeded to fit the place up, which took a couple of days more.

The last thing he did was to get a sign painter to put his name on the frosted glass pane of the door, followed by the words "Stocks and Bonds."

After contemplating the sign with great satis-

faction, he locked up and started for home. When he reached the elevators he found Ethel Gray waiting to go down. She smiled when she saw him, and held out her hand.

"Glad to see you, Miss Gray. Fine afternoon, isn't it?"

"Lovely," she replied. "I see that you distinguished yourself shortly after I saw you last Saturday."

"Oh, you mean about the crooks and the auto? It just happened to be my luck to butt in at the right moment. I saved the bank \$50,000."

"So the papers said. You are certainly a remarkable boy."

"Oh, I don't know. By the way, would you like to step around into the next corridor and see my office?"

"Where you are employed?"

"No. My own individual office, where I expect to do business for myself."

Ethel looked surprised, but she permitted him to lead her around to the door on which his name and business had just been painted. He unlocked the door and invited her inside.

"You have a nice office," she said. "So you are really a broker?"

"In name only as yet, but I hope to make a good showing in the course of time. There has to be a beginning to everything, and I'm starting right at the foot of the ladder. I see no reason why I shouldn't catch on after a while."

"I'm sure you will," she replied, with a smile.

"Thank you, Miss Gray. It is very kind of you to encourage me."

"Why shouldn't I feel interested in your success when I probably owe my life to your bravery and presence of mind?"

"I don't see that I did anything more than my duty when I saw the peril you were in. But we won't say anything about that. May I have the pleasure of seeing you as far as Forty-second Street on the cars?"

"Of course, if you wish to."

He locked up and they went off together.

Dick found a letter from his mother beside his plate when he went to dinner that night, and there were also short enclosures from each of his sisters. He was glad to hear the latest news from Pugwash and vicinity, and he spent the evening answering the letters, but he made no mention about the change which had taken place in his Wall Street affairs. When the time came he meant to astonish his family with the news that he was no longer a messenger boy, but a full-fledged broker.

Next day being Saturday, there was only a short session at the Exchange, which closed at noon. After reading the Wall Street daily he subscribed for and studying the market report, he went up to the little bank and sat there till noon watching the blackboard. Then he went to lunch and afterward uptown. He met Taylor and Burns on upper Broadway near the Thirty-third Street station. They were strolling along taking in the sights.

"Glad to see you, Havens," said Burns. "Doing anything yet?"

"Sure thing. I'm in business on your floor—room 542. Drop in and see me some time," replied Dick.

"You're in business on our floor!" ejaculated

Burns in astonishment, while Taylor looked his surprise. "Go on! What are you giving us?"

"There's my business card," said the boy broker, handing one to Burns.

"Richard Havens, Stocks and Bonds, Room 542, Century Building," read Burns. "Say, what does this mean?"

"Just what it says. I've gone into the brokerage business."

"Gee! But you've got a nerve. Mr. Curtis will have a fit when he hears about it. Do you expect to do any business?"

"Yes, I expect to do some business after I get started."

"Why, you haven't had any experience to speak of. And you can't have much capital unless some rich relative of yours has died and left you a good wad."

"Haven't any rich relative. I'm working on capital I accumulated myself, together with a present I got from the Manhattan National for saving that money pouch. I expect I've got enough to see me through."

"You're a corker, Havens," said Taylor. "I hope you'll get on, but the chances are rather against you. The public is not likely to do business with a boy whose responsibility is naturally a matter of doubt."

"I know two or three brokers whose responsibility is a matter of serious doubt, and yet they appear to be doing business with the public."

"They are men of experience, while you're only a boy without much."

"Well, we won't argue the matter, Taylor. Time will show whether I will get along or not."

"Where are you going now?" asked Burns.

"To my boarding place."

"Come over to the Criterion and have a game of billiards with us."

"Don't play the game."

"How about pool?"

"Never played pool."

"Then come up and watch me give Taylor ten points and beat him out."

"Well, I don't mind going with you and looking on."

So the three crossed the street, went up one flight and entered the Criterion Billiard Parlors—a resort well patronized by young men and older ones, too.

Taylor picked out a table and he and Burns were soon engaged in their game.

Dick watched them for awhile, but not being an enthusiast, he soon tired of the game.

Burns called for drinks.

The young broker refused to take anything stronger than seltzer.

Finally he said he guessed he'd go on his way.

"Don't be in a rush," said Taylor, "we'll be through in a few minutes."

"Well, I'll go over to the wash-room and be right back," said Dick.

The wash-room was divided in two sections, partly divided by a marble partition.

While Dick was brushing his hair he heard voices on the other side of the half wall.

"How much money can you raise?" said a voice that sounded familiar to Dick.

"I've got \$2,000 in the bank," replied the other invisible speaker.

"You get it out Monday and fetch it around to me at the office, and I'll more than double it for you."

"Are you sure the speculation is a safe one?" said the other, earnestly.

"It's a pipe. I've got a sure tip and it's a winner. All I ask is ten per cent. of what you win. That is fair enough, isn't it?"

"Yes. You think you can double my money?"

"Think! I know I can. With the tip I have, it's just like finding \$2,000 for you to go in."

"I think I'll venture. I'd like to make \$2,000."

"You'll make it as sure as we're standing here. I'll tell you what to do. Instead of calling at the office meet me in front of the Exchange at noon with the money, and I'll go right in and make the deal. You see, Monday is my busy day and I may not have another chance."

"All right. I'll meet you there at twelve o'clock."

"Don't fail, for it may be too late to make the deal on Tuesday."

"I'll be on hand. How long will it take to put the deal through?"

"The price will boom right away, that's why it isn't safe to lose any time. I expect to sell out by Thursday at the latest, and on next Saturday at this time you'll be \$2,000 richer than you are to-day."

"That will be fine. I'll bring you the money on Monday noon."

"All right," replied the voice, which Dick was sure belonged to Martin Merrick. "Let's go uptown now."

As Dick didn't care to have Curtis's chief clerk see him, he slipped out of the wash-room just in time to avoid the young man and his companion, who proved to be a well-dressed young fellow.

They walked out of the billiard parlors and Dick returned to his companions who were putting up their cues after finishing their third game.

"Say, Taylor," said Dick, "has Merrick squared himself with Mr. Curtis?"

"I should say not. He got the G. B. last Saturday."

"Last Saturday," ejaculated the young broker. "You don't say! Has he another job?"

"Not to my knowledge."

Dick judged that he must have got another position, as he had heard him tell his companion to bring his \$2,000 around to the office on Monday before he changed his mind and asked him to come to the Exchange at noon with the money.

"Well, it's none of my business," thought Dick, "only Merrick isn't the kind of chap I'd intrust \$2,000, with to invest for me. In fact, I wouldn't trust him with 2,000 cents. I may be wrong, but it's my impression he's working that young fellow with a fake tip, and that he expects to capture a part of the \$2,000 for himself. He's not above such a trick as that. Still, it's possible he has a genuine tip on a good thing. I guess I'll make it my business to be around the Exchange on Monday noon myself, and see if I can find out what stock he intends to buy with his friend's \$2,000. There may be something in it for me."

Taylor and Burns having settled for the games, were now ready to go, so the three walked downstairs to the street.

CHAPTER VIII.—Dick Pipes Off a Skin Game.

Monday noon found Dick hovering around outside of the Exchange.

Martin Merrick was there, too, standing on the steps on the lookout for his friend with the \$2,000.

The young man appeared a minute or two after the hour and Merrick pounced down on him like a bird of prey.

Dick edged up near them in a careless way.

"Did you bring the money?" he heard Merrick say.

"Yes. Here it is," and the young fellow passed the ex-chief clerk a roll of bills.

Merrick didn't attempt to count it, but thrust it into his pocket.

"You didn't come a moment too soon. B. & O. is rising fast, but I'll get the shares before it goes any higher."

As Dick had come out of the Exchange and had not noticed any upward movement in that stock, he was rather surprised to hear Merrick's statement.

It aroused his suspicion that the clerk had some game on.

"I'll meet you this evening at the Criterion and let you know how things are coming on," said Merrick.

"All right. I'll be there," replied the young fellow. "I'm much obliged to you for putting me in the way of making so much money."

"Don't mention it, Hill. Glad to oblige a friend, you know. Now you run along, as I am in a hurry," and Merrick turned around and ran into the Exchange entrance.

Dick followed him inside, wondering if he really was going to meet some broker to give him the order for B. & O. shares, but having his doubts on the subject.

Merrick didn't make any attempt to meet any broker, but walked quickly around the corridor and then returned to the door and looked out.

Apparently satisfied with his inspection of the sidewalk, he hurried outside, turned into Exchange Place and started for Broadway.

Satisfied now that Merrick's intentions toward his friend Hill were not honest, Dick followed to see where he was going.

Merrick crossed Broadway and started up toward the postoffice.

Reaching Cortland Street he turned down and Dick followed him to West Street, which he crossed and headed for the Pennsylvania ferry-house.

Entering the building, with Dick close behind, he went straight to the ticket office and the young broker heard him ask for a ticket for Chicago.

Getting it, he hurried to the baggage counter and presented a transfer express receipt and his ticket.

The baggageman presently returned and handed him a brass check, then he glanced at the clock and rushed for the ferry entrance to catch the train boat for the station in Jersey City.

"That settles it," said Dick to himself, making no effort to follow him further. "He's skipping off with his friend's \$2,000. I'll find out what train he is taking."

He got the information from the ticket office.

Merrick was going West by the regular Pacific express.

This train was due in Chicago next day about noon.

Dick decided to meet Hill at the Criterion Billiard Parlors that evening, when the young man came there to meet Merrick, who by that time, would be some distance on his way West, and put him on to the ex-chief clerk's duplicity.

He would advise Hill to take measures to have Merrick arrested at the Union depot in Chicago when the Pacific express came in.

That afternoon when he was returning to his office a few minutes after three, he met Bob Archer in the elevator.

"We meet again, Dandy Dick," said Bob, with a grin. "Goin' to call on your old boss?"

"No. I'm on my way to my office."

"Your office!"

"Yes. I rented room 542 that you told me was vacant. Come in and see me as soon as you're off work."

"Is this straight goods you're telling me?" replied the surprised Bob.

"Straight as a plumb line can be."

"I'll go around with you now and see whether this is a joke or not," said Bob, as they stepped out of the elevator.

"Come on, then, if you can afford the time."

"I'm just back from the bank, so a few minutes more or less doesn't count."

Dick led the way into the corridor where his office was, and Bob saw his chum's name on the door as plain as he ever saw anything in his life.

"Gee! You have got an office," said Bob. "Lord, what a nerve to put up that line underneath—'Stocks and Bonds.' So you claim to be a broker now?"

"Surest thing you know. I'm in the business to stay, too."

Dick opened the door and ushered his friend inside.

"Any fault to find with the place?" he said.

"I should say not. It's all right. Blessed if I can see where you got hold of the money to open up in this style."

"Don't worry about that, Bob. I came by it honestly."

"I know you wouldn't get it any other way. Did the Manhattan National Bank set you up for saving that pouch full of money?"

"No, but the president sent me a good-sized check."

"Then that's how you got the coin to open up for yourself?"

"No. I had arranged to go into business before the theft of the pouch was pulled off. Don't you remember I was speaking to you about it?"

"You said something about it right after you got out of Mr. Curtis' office, but I didn't take much stock in your statement. Thought you were joking."

"You see I wasn't, don't you?"

"It looks that way. It's going to take you some time to build up a paying business. As your expenses are bound to be high, you'll have the time of your life holding on."

"I've practically paid my rent up to the first of May, so I guess I'll last that long, at any rate."

"Well, I've got to go. I wish you luck, Dandy Dick. You are certainly a dandy in more ways

than one. I'll drop in and see you again in half an hour if you'll be here."

"I guess you'll find me here," said Dick, and Bob took his departure.

Bob had been gone only a few minutes when there came a knock on the door.

"Come in," said the boy broker.

The door opened and admitted a stout, red-faced broker named Stinton, whose office was on the opposite side of the corridor. He looked curiously around the room.

"Is Mr. Havens in?"

"Yes, sir. That's my name. Take a seat."

"Is this your office?" asked the trader, in some surprise.

"Yes, sir."

"Starting out as a broker, eh?" said the visitor, with a covert sneer.

"I suppose that is my privilege, sir, as there seems to be no law against it."

"There ought to be some regulation to prevent boys from making fools of themselves."

"I suppose that's a shot at me?" said Dick, flushing up.

"Well, you're a boy, and if I'm not mistaken you've been working as messenger for Mr. Curtis until very recently. What induced you to put up this bluff?"

"What do you mean by a bluff, Mr. Stinton; I believe that's your name?"

"Hiring an office and pretending you're a broker."

"There's no pretence about it. I mean business just as much as you did when you started in."

"Huh! I'd like to know what business you expect to do at your age."

"I beg your pardon, Mr. Stinton, but did you come in here to make fun of me?"

"No, I came in here expecting to find a man, not a boy."

"Then I presume you have no business with me?"

"Business! I should say not. I don't do business with boys."

"In that case, I don't see any need of your staying."

"Don't address me in that way, you young jackanapes!" roared the visitor, growing still redder in the face. "You seem to imagine yourself a person of importance since you put your name on the door."

"I guess I'm as much importance in my own estimation as you are in yours."

"You're an impudent young monkeydoodle! Do you understand?" snorted the visitor, rising.

"I heard you, and I'd hate to say what I think about you."

"What's that? I've a great mind to tweak your nose for you," ejaculated the now thoroughly angry broker.

"I wouldn't if I were you," replied Dick, coolly. "Something might happen that you wouldn't like."

"How dare you talk to me in that way?"

"Because you deserve it. You came in here to nose around, and finding a boy broker instead of a man you start in making remarks that anybody would take as insults. If I'm not a man in years, I am in other ways, and as this office is my castle, I'll trouble you to place yourself on the outside of that door. Whenever you feel like apologizing for your ungentlemanly conduct you can

do so, and I will accept your excuses if they appear to be reasonable. Good afternoon."

Broker Stinton glared at Dick speechless with rage. The boy paid no further attention to him, but picked up his penknife and begun to trim his nails in a nonchalant manner. He was not indifferent to his visitor's aggressive attitude, however, and was prepared for any physical attack the broker might make on him. It is more than probable that a scrap between them might have taken place, but that the door opened at that moment and Bob walked in.

"I didn't know you were engaged, Dick," he said, thinking he was not wanted just then: "I'll be back later."

"Don't go," said Dick. "This gentleman is about to take his departure."

Without another word the trader turned around, walked out and slammed the door after him.

"Say, was he mad or only making believe?" asked Bob.

"I have an idea he was pretty warm under the collar," smiled Dick.

"What was he mad about? Did he want to unload some tart stock on you which you wouldn't bite at?"

"No. He confined his visit to passing remarks upon me as if he were the boss of this floor. When I retaliated, and reminded him that his room was better than his company, he got his monkey up, and I guess he'd have tried to knock me around a bit if you hadn't come in."

"What brought him in here in the first place?"

"I guess he came in to size up the new tenant," chuckled Dick. "When he discovered that the new tenant was my humble self, he appeared to be displeased."

"Have you had a run-in with him before?"

"No. I never spoke to him before in my life."

"Then why should he be displeased to find you the tenant?"

"Because he seems to have a standing grouch against boys, particularly those who are trying to get ahead. At least I judge so from his conduct. Now let's talk about something else."

Bob stayed half an hour, and then Dick locked up and they left the building together.

CHAPTER IX.—Dick Makes a Big Haul in Traction Stock.

About eight o'clock that evening Dick walked down to the Criterion Billiard Parlors for the purpose of meeting Merrick's friend Hill. He took a seat near the door of the billiard room where he could see every one as they entered, after making sure Hill wasn't there. The young man came in thirty minutes later and began looking around for Merrick. Dick went up to him.

"I believe your name is Hill?" he said.

"Yes," replied the young man, regarding him curiously.

"You came here to meet Martin Merrick?"

"I did. Did he send you to say he is detained?"

"He did not. I came to tell you that he won't be here, as he is somewhere near Pittsburgh by this time."

"Near Pittsburgh! Has he been sent out of town?"

"No. He departed of his own free will."

"He didn't tell me that he thought of leaving town," said Hill, in surprise.

"No, I shouldn't think he would," replied Dick, dryly.

"Do you know why he left the city?"

"To make himself scarce, I should imagine."

"I don't quite catch your meaning," replied Hill, with a puzzled look.

"I believe you handed him \$2,000 of your good money in front of the Stock Exchange to-day?"

"I did. I gave it to him to invest in 200 shares of B. & O. for me."

"I know. Well, he didn't invest it in B. & O."

"He didn't?"

"Not at all. He put the money in his pocket and as soon as he got rid of you, he made a beeline for the Pennsylvania station at the foot of Cortland Street and bought a ticket direct for Chicago. Then he boarded the Pacific Express and is now en route for his destination."

Hill looked uneasy.

"You don't mean to say that he ran away with my money, do you?"

"Doesn't it look as if he did?"

"It certainly looks funny. I shouldn't think he would do such a thing. We are friends, you know."

"How long have you known him?"

"About a month."

"That's a short time for you to have so much confidence in him."

"I thought as he's chief clerk for Curtis, stock-broker, that——"

"Was, you mean?"

"Was? Why, he is."

"No, he isn't. He was bounced a week ago last Saturday."

"He was!" almost gasped Hill, beginning to believe he had been swindled by his pretended friend.

"He was. I worked for three years in the same office with him, so you see I ought to know him better than you. From what I know about him, I'll tell you that I wouldn't trust him with a nickel if I wanted to get it back. I admit, though, that I didn't think he was crooked enough to steal \$2,000 if he got the chance, which it appears he did when he got acquainted with you. Excuse me if I take the liberty of calling you an easy mark, for it looks as if you were in this case. Evidently he learned from you that you had \$2,000 in the bank, and as he had lost his job, he determined to get it away from you, then leave the city, and you in the lurch."

Hill looked much distressed.

"I see now I was a fool to be taken in by him. What shall I do? It was all the money I had in the world—a legacy left me by my mother."

"Well, I'll tell you what I'd do if I was in your place. I see a chance of you getting your money back and punishing Merrick, too."

"Tell me, please, and I'll be awfully obliged to you," said the young man, eagerly.

"The Pacific Express is due to reach Chicago to-morrow at twelve thirty-two. Go to Police Headquarters right away and tell your story. Ask that the Chicago police be notified to arrest Martin Merrick as he comes off the cars. Send a good description of his personal appearance so they will be able to identify him. If he is captured you can go on to Chicago and see that

the right man has been nabbed. Your money should be in the hands of the Chicago police, and you can put in your claim for it. The chances are you won't get it. Most likely it will be turned over to the New York authorities, and you will get it back after Merrick has been brought here, tried and convicted."

"Thank you for suggesting how I should act. I will do as you have pointed out. By the way, you haven't told me your name."

"Dick Havens. There is my business card."

Hill glanced it over.

"Are you a broker?"

"I have just started in to be one. Call and see me any time after three or between nine and ten in the morning. I am generally out between ten and three."

"I will drop in to-morrow and let you know how I made out at Police Headquarters."

"All right. I'll look for you."

Hill then asked Dick how he learned that he was going to let Merrick have \$2,000 to invest for him, and the boy broker explained how he had overheard their conversation in the wash-room on Saturday afternoon, and how, suspecting that Merrick had a crooked purpose in view, he had determined to watch him, which he did, with the results as shown.

The young man and Dick left the billiard parlors together and parted at the nearest corner, Hill taking a Broadway car downtown. While Dick was reading the market next morning Hill paid him a visit. He said the police had agreed to have Merrick arrested by telegraph, and he had left the ex-chief clerk's description with them. At half-past three Dick's telephone rang, and asking who was on the wire, found that it was Hill. The young man said that word had just come from Chicago that a man answering Merrick's description, with \$2,000 in bills on his person, had been arrested on the train by a detective sent out for that purpose.

He said he was going to leave for Chicago at seven that night.

"Good," said Dick. "You put that rascal through for his crooked conduct to you. He deserves to be handled without gloves."

"I will," answered Hill. "It makes me mad to have a fellow I thought was my friend go back on me the way he did. Good-by till I get back."

As Dick hung up the receiver there was a light knock on the door.

"Come in," said the boy broker, and in walked Ethel Gray.

Dick sprang up, shook hands with her and led her to a seat beside his desk. Ethel explained that she had called to tell him that her job had given out, and it might be a little while before she met him again.

"I'm sorry that you're about to cut loose from the building, Miss Gray, since it was a pleasure for me to see you to the cars once in a while. I suppose you will look around at once for another Wall Street position?"

"That is my intention," she replied.

"I wish I were in a position to hire you myself."

"I should be glad to work for you," she answered, with a smile.

After a short talk, Dick asked if he might visit her at her home, and received permission to do

so. As she rose to go, he said he was going home himself, so he locked up and escorted her over to the Sixth Avenue station, where they boarded an uptown train. When not at the Exchange or in the public room at the little bank, Dick spent his time in different places where brokers congregated, trying to pick up information about stocks.

On the day following Ethel's visit, he picked up a good tip from the conversation he overheard between two big operators. A certain independent traction line, whose stock was at a discount on the market, had been purchased by a big connecting line, the stock of which was considered gilt-edge. One of the operators intimated to the other that as soon as the news got out to the public, the shares of the independent line would jump up fully twenty points.

The other agreed with him, and they arranged to pool their interests and buy all the independent traction stock they could get. Dick determined to load up on the same stock, known as M. & V. Traction. He found out that it was going at 65. It took all but \$700 of his capital to put up the margin on 1,000 shares.

He thought so well of the pointer that he went the whole hog on it. Two days later Hill walked into his office with the news that Merrick had been brought to the city, having waived extradition papers, and was lodged in the Tombs. The clerk pleaded not guilty when brought before a magistrate, but was held for trial. We may remark here that he was subsequently tried, proved guilty and sentenced to three years in Sing Sing, which, if he behaved himself, was equivalent to two full years of imprisonment.

Hill got his \$2,000 back, and was so grateful to Dick that quite a friendship sprang up between them.

A day or two after Merrick's examination in the police court, M. & V. Traction began to go up a little at the time until it reached 72, then the purchase of the line was announced and it boomed right away to 88.

At that figure Dick ordered his shares sold.

When he got a settlement with the bank, his statement showed a profit of \$22,700, making him worth something over \$33,000, which was a big jump in his resources, and he was tickled accordingly.

Although he was yet to get his first customer in the brokerage business, he was quite satisfied with results so far, for now he was in better shape to do business if any came to him.

CHAPTER X.—Dick's First Customer.

It was about this time that Broker Curtis learned with considerable surprise that his late messenger was in business for himself on the same floor.

Full of curiosity to find out how the boy was getting on, he called upon him one day and found Dick reading the "Wall Street News" at his desk.

Dick shook hands with him and invited him to sit down and make himself at home.

"Upon my word, young man, this move of yours surprises me," said Curtis. "A boy of your years and lack of experience to open up as a broker is something out of the usual. This was why you refused to come back to my office, eh?"

"I might as well admit that you have guessed the reason," replied the boy.

"Well, are you doing anything?" asked the broker, with a doubtful smile.

"Nothing as yet in the brokerage line, but I cleared nearly \$23,000 two days ago on the rise in M. & V. Traction."

"The dickens you did!" ejaculated Mr. Curtis, in a tone of surprise. "Where did you get your capital to operate with? You couldn't have cleared that money unless you carried at least 1,000 shares, and if you bought them on margin, as I presume you did, it would have cost you \$10,000 to put the deal through."

"That's right, sir. I had just enough funds to see myself through."

"I suppose your father is backing you in this business?"

"No, sir. Not a member of my family knows yet that I have cut loose from you."

"Then what good fairy loaned you the money?"

"I made my capital myself."

"You did! How, pray?"

Dick told him how he had speculated in a small way while acting as his messenger until he had made nearly \$3,000.

"I was worth \$2,900 when I took my recent trip to the farm. I gave my mother \$500 of that, and each of my two sisters \$100. When I returned to the city I got hold of a good tip on D. & M., slapped \$2,000 on it and cleared \$5,000 on the rise that followed. Then the Manhattan National Bank presented me with \$5,000 for saving that pouch from the crooks and helping to land the rascals in jail. Altogether I had a little over \$12,000 when I rented this office. I had to put up the whole rent up to next May in order to get it, and that with the cost of furnishing the room reduced my capital by \$1,600. The traction deal, however, has given my finances a good boost, so I guess I'll survive."

Mr. Curtis congratulated Dick on his good luck so far, and hoped it would continue. After remaining half an hour, he got up and left. On his way to lunch that day, Dick met Broker Stinton face to face in the corridor.

"Get out of my way, you young rascal," ejaculated the trader, with a black look.

"Look here, Mr. Stinton, you haven't any right to call me a rascal, and I won't stand for it. I want you to take it back," said Dick, resolutely.

"You dare to talk to me that way," cried the broker, flying into a rage.

"When I talk to gentlement I'm respectful, but you're no gentleman, so you can't expect to be treated politely."

With a howl of anger, Stinton struck out at the boy. His fist only connected with air, for Dick had dodged aside. Stinton followed him up, determined to wreak vengeance on him. Dick made a bluff to run, and the broker started after him. The boy stopped suddenly and dropped to the floor. The ruse bore disagreeable fruit for Mr. Stinton. He tripped over the boy's body and went rolling along the smooth marble floor as if propelled by roller skates.

Another broker, coming hurriedly from his office, stumbled over him and went to the floor with a crash. He was so mad that he jumped on Stinton and began to pound him right and left. Laughing gleefully at Stinton's discomfiture, Dick

started for the elevator and was soon on the street. He met Bob at the lunch counter and told him about his encounter with Broker Stinton.

"That's the time you served him out good, Dandy Dick," laughed Bob. "But you'd better look out, for he's liable to be down on you like a carload of bricks at the first chance he gets."

"Oh, I'm not afraid of him. He's physically big, but that's all the advantage he has."

"You'll find that enough if he ever gets a firm grip on you."

Dick laughed, and soon after they left the restaurant. With a capital of \$33,000, Dick felt as happy as a lark. He was sitting in his office debating whether or not he'd better pay an unexpected visit to Pugwash and surprise the folks on the farm, when there came a knock at the door. Wondering who his visitor was, Dick told him to walk in. A tall, bony-looking man entered. His face was tanned to the color of mahogany by the weather, and he wore a kind of modified cowboy hat, while his hair was long and curly at the ends. His new suit of shiny store clothes didn't seem to fit him very well. At any rate, he looked awkward in them, and seemed conscious of the fact. Dick judged he was some stranger from the woolly West.

"Hello, pard," said the caller, "where is the boss of this shop?"

"Right here."

"You!" ejaculated the stranger, sizing the boy up from head to foot.

"Yes, sir. Take a seat and let me know what I can do for you," said Dick, in a genial way.

"Wal, now, I didn't know they had boy brokers in New York. So that's your name on the door, eh?"

"That's my name. Richard Havens, otherwise known as Dandy Dick."

"Dandy Dick, eh?" chuckled the stranger, seating himself in an easy way, "wal, now you look it. Shake, pard. My name is William Minturn, otherwise known as Rip Roaring Bill. When I git started I'm a rip roarer from way back, and don't you forget it."

"Glad to know you, Mr. Minturn, otherwise Rip Roaring Bill," replied Dick, shaking his visitor by the tanned and horny hand. "Have a smoke, old man?"

"I don't know but I will," said Minturn, taking a weed and then the lighted match Dick offered him. "Say, young man, you seem to be the real stuff, and I'm bound to say that I hitch right to you."

"You can gamble on it there is nothing artificial about me," returned the boy trader, heartily.

"Hold on thar, ain't you going to light up and keep me company?"

"Sorry I can't oblige you, but I don't smoke."

"Why not, pard?"

"I might mention several reasons, but it isn't worth while."

"It feels kind of lonesome to smoke alone."

"I'll bet you've done it many a time."

"I'll bet I have, too, when I've been out prospecting with nary a critter within sight for miles around."

"I s'pose you've lived out West a good many years?"

"About thirty. I was born and brought up down East and migrated when I was twenty.

Civilization and me ain't been on the best of terms during most of that time, but I calculate I'll see more life after this, for I reckon I'll make my pile afore long. And that brings me to the object of my visit. I came into this building to find a broker to buy some stock for me."

"How did you get up to this floor without hitting one? The four floors below are filled with them, and about half the tenants of this floor are brokers, too."

"Wal, you see, that there elevator got up here before I could git the chap to stop it. Seems to work like greased lightning. I got out and found myself outside your door before I knew just where I was."

"What's the name of the stock you want to buy?"

"Red Squirrel Gold Mine."

"Never heard of it, Mr. Minturn."

"Thar's about 40,000 shares floating round this part of the country, and I'd like to get hold of all in sight. You know the ropes and I don't, so s'pose you take a look around and see how much you can find for me. I'll pay you your regular commission and give you a bonus besides."

"All right, Mr. Minturn, I'll take your order and do what I can for you. Will you take all I can get?"

"Every share."

Dick pulled out a Goldfield market report and looked over the list of mining stocks. He found Red Squirrel printed among the prospects and listed at ten cents.

"I'll have to ask you to put up about \$2,000 as evidence of good faith on your part—a sort of guarantee that you'll take the shares after I get them."

"I'll do that, pard," said William Minturn, pulling out a roll that looked as big as a skyscraper, and peeling off several yellow backs of large denomination, handed them to Dick.

"My commission will be one-half a cent a share," said the boy broker, handing his first customer a receipt for the \$2,000, which he locked up in his safe.

"When shall I come back?" asked the Westener.

"You might drop in to-morrow afternoon any time between three and four."

"I'll be on hand, pard," said Minturn, rising and tossing his butt into the spittoon.

"Have another smoke," said Dick, bringing out the cigar box again. "Take a couple while you're about it."

"Thanks, pard, I will."

The visitor helped himself, and after shaking hands with Dick, who gave him his business card, departed.

"A real bona fide customer at last. Things are beginning to loom," said the boy to himself. "I'll start right out and see if I can find some Red Squirrel stock among the Curb brokers."

CHAPTER XI—Dick Is Caught in a Bad Slump.

Dick went down on the Curb and began his inquiries right away for Red Squirrel mining stock. He struck a dozen brokers before he found one who had any of it, and he had a block of 5,000 shares for which he wanted \$500.

"I'll take it," said Dick.

He paid over the money and received an order on the broker's cashier for the stock.

"Do you know where I can get any more Red Squirrel?" asked Dick.

"I believe Broker Stinton, on the fifth floor of the Century Building, has a lot of it," replied the Curb trader. "I heard he was offering it yesterday for ten and one-eighth cents, but nobody wanted any at that price."

"Thank you. I'll call on him," and Dick rushed away to get possession of the shares he had bought. On his way he wondered how he would fare with Stinton after the runin they had had that morning.

"I'm afraid he'll throw me out of his office," thought the boy. "I guess I'd better get another broker to interview him about the stock. In that case, I'd be out my commission. No; I've got nerve enough to face him myself. If he won't see me I can't make him. In that case, I'll have to buy the shares through somebody else."

After getting the 5,000 shares he started for the Century Building. Walking into Stinton's office, he asked one of the two clerks if the broker was in. The clerk nodded, and told him to go into the private office. Dick knocked on the door of the room and was bidden to enter. When Stinton saw who his visitor was, he uttered a roar of anger and started to his feet, looking as black as a thunder gust. Dick prudently remained near the door so he could beat a hasty retreat.

"What do you want in here, you young villain!" cried the trader. "Get out or I'll have you thrown out."

"I came on business, Mr. Stinton," replied Dick, suavely.

"I don't want anything to do with you. Get out, do you hear?"

"I understand that you have some Red Squirrel mining stock for sale," went on the boy broker, not noticing his words. "What do you want for it?"

Stinton was going to throw a book at Dick's head, but he stopped and glared at the boy. The fact of the matter was he was extremely anxious to get rid of his Red Squirrel shares, as he needed the money. They were worth ten cents a share, and he had 30,000 shares, which he had taken in a trade at a time he was flush. He had been trying to get a fraction over the market for the block, but nobody wanted them even at ten cents. He was figuring on offering them for nine and a half cents when Dick came in. Although he was terribly angry at the boy broker, the chance of selling some of his Red Squirrel for ten cents was not without its effect.

"Who sent you here for Red Squirrel?" he growled, still holding onto the book as if he wasn't sure but he'd throw it at his visitor after all.

"Mr. Henriques told me you had quite a block of it, and as I had a customer who left an order with me for the stock, I thought I'd come up and see if I could make a deal with you."

"How many shares do you want?"

"I'll take all you have at ten cents."

Stinton took his hand from his book and sat down.

"Have you got the money to pay for the stock?"

"How many shares have you?"

"Thirty thousand."

"That's \$3,000. If you'll send the shares to my office inside of twenty minutes I'll have the money."

"If this is a practical joke, you little puppy, I'll break your head for you," cried Stinton, as a dim suspicion of such a thing formed itself in his mind.

"I never joke on business matters. If you are afraid I don't mean business, I'll pay you half of the money right now, and the balance on delivery of the certificates."

"Hand over the money," said Stinton.

"Write out a receipt for it," said Dick, advancing to his desk, satisfied he had nothing to fear now.

As soon as the broker saw Dick haul the money out of his pocket he wrote his receipt for \$1,500. Dick handed him the cash, took the receipt and told him to send the stock to his office in twenty minutes and he would be there to receive it. The boy trader was in his office at the specified time. Shortly afterward one of Stinton's clerks came in with six certificates of Red Squirrel for 5,000 shares each. Dick paid the balance of the money and got a receipt.

"Nothing like bearding the lion in his den," chuckled Dick. "He was going to have me thrown out, but he changed his mind when he saw a deal in sight."

At quarter past three next day William Minturn, his customer, appeared and Dick told him he had secured 35,000 shares of Red Squirrel for him.

"How much do I owe you, Dandy Dick?" asked the Westerner.

"Fifteen hundred balance on the stock and \$175 commission," replied Dick.

"Here's your money and \$100 bonus that I promised you," said the Westerner. "You got them shares just in time. There are 5,000 more somewhere in these diggings. If I was you I'd try to get them for yourself even if you have to pay half a dollar a share for them."

"Why so?" asked the boy, surprised.

"Because they'll be worth a dollar at least inside of three months," replied his visitor.

"How do you know they will?"

"I'm one of the owners of that there mine. We've made a big strike which we're keeping quiet for the present. I came to New York expressly to rake in them 40,000 shares. I've got 35,000, and won't bother waiting for the rest, as I want to git back to Paradise. If you want to make a good thing yourself just stir your stumps after that 5,000 block. Whoever has it in his possession next Saturday won't sell it under fifty cents a share, and if he holds it long enough, he may get \$2 or \$3 a share for it. Now, Dandy Dick, I'll say good-by to you. Any time you want any real information about Nevada mining shares write to me, care of Post & Co., Paradise. If you should find the time to pay the mines a visit, don't fail to drop in on me at the Russell House, Paradise, and I'll give you a royal good time. Enough said."

The Westerner held out his hand and Dick took it. They shook heartily and then Minturn left the office.

"I guess I'll take his advice and try to find that other block of Red Squirrel stock," thought Dick.

He put on his hat and went out. At four o'clock he gave up the hunt for the day, but next morning resumed it. About two o'clock he located it in the office of a well-known Curb broker, who appeared to be glad to get rid of it for ten cents a share. Dick locked it up in his safe and then awaited results. Next morning the Wall Street papers had an account of a remarkably rich strike which had been made in the Red Squirrel mine, of Paradise, Nev. At the opening of the Curb market there was a big demand for the stock, as high as 25 cents being offered, but none of it came to the surface.

Dick was delighted to find that Red Squirrel had developed into a stock of some importance, and determined to hold onto it and see if Minturn's statement that it would go to a dollar in three months was verified. One day during the following week Dick got hold of a tip on M. & N. At least, it had all the earmarks of one. He learned that a big syndicate had been formed to corner it. As soon as he was satisfied he had got onto a good thing, he went and bought 2,000 shares and put up \$20,000 of his capital as security.

He got the shares at 85. In a few days the stock began to advance and Dick, feeling certain that things were coming his way, began counting his chickens. The stock soon reached 90, and Dick believed that it would surely go above par. If it did, he felt he would double his capital, which was a very cheerful reflection. The whole market had a bullish tendency at this time, and that would help things along.

On the following Tuesday morning, M. & N. opened at 92, and Dick was up in the gallery of the Exchange watching events with a great deal of satisfaction. Suddenly, like a bolt from a clear sky, the market went to pieces under a well developed bear raid that carried everything before it. The bulls tried to stop the slaughter, but in vain, for the bear clique was a powerful one, with a raft of money at its beck and call. Dick sat like a dazed boy as M. & N. went down, down to 80. That was five points below what he had bought it at.

Things began to look squally for him. A drop of about four points more would wipe his \$20,000 deposit out. He still had \$13,000 to fall back on, and when he saw M. & N. drop to 78, he rushed to his safe deposit vaults, got out \$10,000 and ran around to the little bank.

"Hello, Havens," said Pratt, the margin clerk, when the boy broker presented himself at his window, "you look all broke up. Are you getting it in the neck at last?"

"Looks like it," replied Dick. "M. & N. is down to 77½, which is 7½ points below what I paid for it."

"What are you going to do? Sell?"

"Sell!" cried Dick, "and lose my \$20,000?"

"You may save \$3,000 or \$4,000 of it. If you hold on you may lose it all."

"Well, as long as I can put up more margin I'll run my chance."

"Oh, if you can afford to do that, you may come out all right in the end. We can't accept less than five per cent., however."

"I'll put up five per cent. Here's the money," and Dick shoved the \$10,000 in at the window.

The clerk took it, counted it, and gave him a

paper which allowed him further leeway on his deal. Dick sat down in the room and watched the blackboard. When M. & N. reached 75, the slump of the morning came to a halt, and he took a long breath of relief. Within half an hour it went up half a point. Dick took courage and decided to go to lunch.

"I've had a pretty narrow squeak. If I had put up all my money in that stock I would be almost broke by this time," he said to himself. "The unexpected happened on this occasion with a vengeance. Lord! I hope I'll get out all right."

"Well, I can't come up with any more margin, that's sure. If M. & N. reaches 70 1-2, my name will be mud and no mistake."

He gritted his teeth and watched the slow but steady decline. When three o'clock came M. & N. was down to 71, leaving him only half a point to the good.

"I guess my \$30,000 is as good as gone," he muttered, as he walked back to the office like a bull going to the slaughter pen. "I'll get a call from the bank for more margin inside of an hour as sure as eggs are eggs, for the stock is liable to open at 70½ in the morning. In fact, from the looks of things, it is almost certain to do so."

He sat down at his desk feeling decidedly gloomy. A tap came at the door.

"Come in," he said.

Ethel Gray walked in.

"Sit down, Miss Ethel. Excuse my lack of animation, but I'm feeling like thirty cents."

Then he explained to her the situation he was in, and how nearly all his capital hung on a very thin thread. She sympathized with him in a way that showed she felt awfully sorry for him. A moment later Bob appeared.

"What's the matter, Dandy Dick? You look as solemn as a mourner at a funeral. I hope you haven't been singed in that slump that was on to-day," he said.

"Singed! I'm about \$30,000 out," replied Dick, gloomily.

"Thunderation! You don't mean it!" ejaculated Bob.

"If I don't you can call me a lair," answered his chum.

"What are you in on?"

"M. & N., and if it goes down another half point my \$30,000 will be wiped out as sure as you are standing there."

"Gee! That's tough. I didn't know you had so much money to lose."

"Well, don't let's think about it. It's an experience that any speculative broker is likely to get at any time."

"Say, Dick, I came in to ask you to loan me that book on engineering you got the other day," said Bob.

"You can have it. It's on the top shelf of the bookcase. I'll get it for you."

Dick pushed a chair in front of the case, opened the glass doors and then got on the chair. There were a dozen books on the top shelf, and the boy broker scanned them to see which was the volume on engineering. As Dick reached for the book, the chair slipped from under him. To save himself he caught hold of the bookcase. His weight, dislodging the upper half, Dick and the case fell with a crash to the floor. Astonishing to relate.

a stream of shining \$20 gold pieces bathed him from head to foot in a golden shower.

CHAPTER XII—Dick Has a Visit From His Father.

As the top of the bookcase fell with Dick, Ethel gave a scream, for she expected nothing else than that the boy broker would be killed or badly injured. The case, however, was not very heavy, and did not hit Dick with its whole weight. As Bob instinctively sprang forward, the shower of gold pieces caught his eye and held him for a moment spellbound. Then he lifted up the damaged bookcase so that his chum, who was not hurt to any extent, could extricate himself.

"Gee! Where did all that gold come from, Dandy Dick? If that is your coin, that's a strange place to keep it when you've got a safe in the office," said Bob.

No one was more astonished at the sight of the gold than was Dick himself. He certainly had not put it in the upper part of the bookcase. He wouldn't have been such a fool. Then how did it get there?

"What are you staring at—the money?" asked Bob. "Give a hand with this broken case and I'll help you pick your coin up."

"I was just wondering where that gold came from," replied the boy broker.

"It came from the bookcase, of course. You put it there, didn't you?"

"If I did, I must have done it in my sleep. As I don't sleep down here, why I guess I didn't put it there. Besides, I haven't had any gold in my possession since I came to Wall Street, nor before, either."

"If it isn't yours, who's is it?"

"You've got me."

"Well, you're not going to let it stay there for the janitor to sweep up, I calculate, so we'll pick it up and count it. Looks like there might be several thousand dollars."

While they were speaking, Ethel was busy picking up the gold pieces near her. Dick and Bob moved the wreck of the bookcase aside and then gathered up the bulk of the coin. After it was piled up on the desk, Dick proceeded to count it. It amounted to just \$10,000.

"That's quite a windfall for you," said Bob. "It might save your \$30,000."

"I shall certainly use it for that purpose," replied Dick, looking at his watch. "I have just ten minutes to get to the bank. The brokerage department is open till four. While I'm away, just examine the bookcase and see if you can find out where the coin came from. I bought that in a second-hand store. The original owner must have had a false back put in it where he hid the gold. That's the only way I can account for it being there."

Next morning M. & N. opened at 70½, which would have cleaned the boy broker out if the \$10,000 in gold hadn't come to his aid unexpectedly. The lowest point the stock reached was 70, after which it gradually went to 80 in a day or two. At the beginning of the following week it rose to 88 and then went to 90, at which Dick sold out, clearing a profit of \$10,000 after all. As his 5,000 shares of Red Squirrel were now worth

sixty cents a share, he figured that he was worth \$50,000 all told.

He concluded that he could afford the luxury of an office boy, though he had nothing more strenuous for the lad to do than to mind the office while he was out. So he hired a boy for \$4 a week to fill this sinecure. He judged that the time had come for him to tell his folks on the farm that he was no longer a messenger boy, but in business for himself. Accordingly, he wrote a letter to his mother informing her of the important fact, and once more inviting his father up to visit him. A few days later, as he was about to run over to the Exchange in the morning, the office door opened and his father, attired in a new suit of store clothes, with a grip in one hand and an umbrella in the other, filled the opening.

"By gum!" ejaculated the old man, looking around the room, "so this is where you hold out, Dick. B'gosh! You've a swell place."

"Why, hello, dad, is that you?" cried Dick, rushing over and grabbing Havens senior by the hand. "I'm awfully glad you've come up to see me."

"I'm kinder glad myself, for I hadn't been to New York in a coon's age, and it's changed so I hardly knew it. Them skyscrapers around here are so tall I've got a crick in my neck tryin' to see to the top of 'em."

"Some of them are over twenty stories high," said Dick.

"Gosh! Why do they build 'em so high? If anybody fell out of one of them upper winders he'd be kinder mashed up when he hit the walk."

"Ground is so valuable in this locality that it wouldn't pay to put up anything short of a skyscraper."

"You don't say! How much might the land be worth?"

"I couldn't tell you, dad, as I don't keep track of real estate statistics, but I guess a fair sized lot down here is worth a million."

"By gum! That's a lot of money. I reckon you could buy the whole of Pugwash for a million, houses and all."

"How's mother and the girls?"

"They're well and sent their love to you. The gals wanted me to bring 'em along, but I couldn't see it. When I come to New York I'm bound to have a good time, and I don't keer to have women folks taggin' around after me."

"Put your umbrella and grip in the corner and come over to the Exchange with me."

"I've got some apple sass and one or two things that the gals put in for you. I reckon they won't spile till we get back."

"I guess not. Come along."

"Say, son, is that there Exchange where we're bound for where the bulls and bears and lambs hang out?" asked the farmer, as he followed his son outside.

"It's where the bulls and bears buy and sell stock for the lambs and themselves, too."

"Are you a bull or a bear, son?"

"I'm a bull. I always buy for a rise."

"What do you buy?"

"Stocks, of course. I explained all about it when I was down home the last time."

Dick took his father up in the gallery of the Stock Exchange, from which perch he could ob-

serve all that was going on below in the board room. Farmer Havens was much interested in the proceedings, and asked Dick all kinds of questions relative to the actions of the traders. Dick then piloted his parent around the district, taking him into several of the buildings, and pointing out landmarks of note, after which they went to lunch.

Returning to the office the boy broker left his father reading an afternoon paper while he went over to the little bank to watch the quotations on the blackboard. A little after three Dick locked up and took his father uptown with him. After dinner at the boarding-house they went to one of the theaters. Farmer Havens remained in town three days, taking in the sights on his own hook while his son was downtown, and then he went back home.

When Christmas week came around he went home to spend the holidays at the farm. Of course, he received a great welcome. All the Pugwashites and the immediate neighbors of the Havens family had by this time grown accustomed to Dick's dudish appearance, and his appearance among them no longer created a sensation.

His father, mother and sisters had circulated the news around that Dick was a broker on his own account now, and as good as any man in Wall Street. They were very proud, indeed, of his success, and showed it. All the country girls who were on good terms with Dick bought new finery when they learned he was coming down for Christmas week, and then they laid themselves out to capture his eye if they could.

But they might have saved themselves the trouble, and the little jealous contests that took place between them in their rivalry to get ahead of each other, for Dick's thoughts were centered around only one girl, and that was Ethel Gray. After extending his visit to ten days, Dick boarded a train back for New York. He took a seat behind two well-dressed men who were returning from Atlantic City. It wasn't long before Dick found out from their conversation that they were stock brokers.

After awhile he heard them talking about a tip that one of them had received by mail from the secretary of a well-known road out West. The name of the road was the P. & Q., and the tip the broker had received was that it had bought out the C. & F. line, running into the great wheat belt. This deal would give the P. & Q. big freight advantages, while the C. & F., which had been in financial straits for several years, would gain largely by the arrangement.

The stock of both roads was bound to advance when the news got out, especially that of the C. & F. Before the train reached Jersey City, Dick was satisfied that he had captured a good thing, and that afternoon he left an order with the little bank to buy 3,000 shares of C. & F. for his account.

CHAPTER XIII—Dick Gets the Better of Broker Stinton.

Ever since Dick bought the 30,000 shares of Red Squirrel from Broker Stinton, that individual nourished a strong desire to get back at the boy because the deal had done him out of a good bit

of money. Besides that, he hated Dick on general principles as a young upstart. He knew that the boy trader must have funds or he couldn't hold out the way he was doing, so he cudgeled his brain for some scheme to reach those funds. A day or two after Dick bought the C. & F. stock, Stinton walked into the boy's office with an assumed look of friendly interest on his red face.

"Take a seat, Mr. Stinton," said Dick. "Have you come to apologize for what you called me on your first visit some months ago?"

Stinton was rather taken back by this greeting, and would have got into a rage again if it wasn't that he had a purpose in view.

"I'll allow I was a little hasty in my remarks on that occasion," he said, with a sickly smile. "I thought the matter had been forgotten by both of us."

"I don't forget treatment of that kind in a hurry. However, since you acknowledge that you were hasty in your speech, we'll let the matter drop for good. Now tell me what I can do for you."

"Are you buying any more mining stocks?"

"Not at present," replied Dick.

"I can offer you a good bargain in Cayotte Extension. It's worth eighteen cents, but I'll let it go at fifteen, as I need the money. I've got 10,000 shares. It will be worth a quarter next week."

Dick shook his head. He wasn't biting at such bait. He wondered if Stinton took him for a fool. Suddenly an idea struck him.

"I'm not buying mining shares, Mr. Stinton," he said, "but I was just going out to look for some C. & F. Would you like to sell me an option on 1,000 shares?"

"An option!" replied Stinton, looking hard at the boy broker. "I haven't done any business in options for a long time. Is that the way you're buying stock?"

"Not as a rule; but I'd like to get 1,000 shares of C. & F. that way, as I can't pay for the stock inside of ten days."

"Want it for a customer?" he asked.

"No. I want it for myself."

"What will you give for it?"

"Seventy-six," replied Dick, at a hazard.

As Stinton knew that C. & F. closed the day before at 72, and as he also knew it hadn't been as high as 76 in a year or more, it struck him that Dick was a kind of easy mark. He figured that he could go out and buy it for 72, which would give him a profit of \$4,000 on the 1,000 shares, less the interest on the \$72,000 invested for the ten days he'd have to hold it.

"I'll sell you an option for 1,000 shares of C. & F. at 76," he said, "but you'll have to put up five per cent. deposit of the current value of the stock."

"I'll do that," replied Dick. "Write out your option here at my desk while I figure out the deposit."

Dick looked up the stock on the ticker, and seeing that it was still 75, he figured out five per cent. of \$75,000 at \$3,750, and then went to the safe for the money. Stinton, after writing out his option, figured out five per cent. on \$72,000, which amounted to \$3,600.

When he counted the money the boy handed him and found that it amounted to \$150 more than he thought was necessary, he judged that Dick had

made a mistake in counting the money and decided to take advantage of it. So he wrote out a receipt for \$3,600. Dick looked at it.

"Hold on, Mr. Stinton, I gave you \$3,750, which is five per cent. on the current value."

"I thought I counted \$3,600," replied Stinton, making a bluff to count the money over again. "The boy has made a mistake in his figuring," he thought. "I'll say nothing, but give him a receipt for \$3,750."

Accordingly, he altered the receipt and handed it to Dick. The boy broker read the option, and then placed it with his receipt in his safe, while Stinton returned to his own office. The broker concluded that he need not hurry to buy the 1,000 shares to cover his option, as he didn't believe the stock would go up, anyway. It wasn't till Stinton went over to the Exchange half an hour later that he discovered that C. & F. had taken on an unexpected boom and was then going at 77, or one point higher than he had agreed in writing to deliver it to Dick.

He nearly had a fit over it, and began making inquiries. He learned that it was up to 75 when he made the deal with the boy. That made him furious. The boy broker had taken advantage of him, for no broker would sell a ten-day option at only one point advance. While he was fuming over the matter, C. & F. went up another point to 78.

When he saw that he was twice as mad. If he bought now he would be out \$2,000. If he didn't buy he might be out twice that or even more. Still, ten days might make a considerable change in the situation. The price might be down again by that time. But he realized that while ten days was the limit of the option, the boy was not obliged to wait that long himself before calling for the shares.

In half an hour it was going at 80, and then Stinton learned there was a rumor current that the road had been bought by the P. & Q. It was only a rumor as yet, but Stinton knew if it turned out to be true, the price would go still higher and stay up. That possibility gave him another cold sweat, and he rushed out of the Exchange and chased around among the brokers' offices trying to find 1,000 shares.

He found a trader who was willing to sell him 500 shares at 82, and Stinton bought them, but he couldn't get any more. C. & F. didn't go any higher than 80 that day, but Stinton failed to get the other 500 shares he wanted. About four o'clock he burst in on Dick like a roaring lion as the boy was on the point of going home.

"You young swindler!" he roared. "Give me back my option."

"What's the matter with you, Mr. Stinton?" asked Dick, coolly. "Are you breaking out again?"

"I want that option. You took an unfair advantage of me in the matter. You only gave me 76 for it and I ought to have got 80," he said, in an ugly tone.

"I gave you what you were willing to take. I wasn't offering any more than I could help. If you think you took too little that isn't my fault. I supposed that a trader of your age and experience knew what you were about when you made out the option."

"I thought the stock was going at 72 at the time instead of which it was ruling at 75."

"I'm not responsible for what you thought, Mr. Stinton. I took the price off the ticker when I calculated the five per cent. deposit. You must have seen that I figured the current value at 75 from the deposit I gave you. Five per cent. of \$75,000 is \$3,750, which was the amount I paid you, and I hold your receipt for it. If the price had only been 72 I would only have given you \$3,600. If you made a mistake in your calculations, I don't see how I'm accountable."

Stinton mopped his red face and didn't know what to say.

The receipt was against him, for it showed that the boy had given him the correct amount of the current value at the time.

"Well, let me out of it for 500 shares at 80, and I'll give you the other 500 in stock," he said.

"No," replied Dick. "I look to see C. & F. go to 90 in a few days. When it does, I'll call on you for it."

"Confound you!" snorted Stinton. "Do you want to bleed me?"

"Why didn't you go out and buy the 1,000 shares at 75 after you made the deal with me, then you would have made something out of the matter?"

"I couldn't get the stock anywhere. All I've been able to buy is 500 shares, and I had to pay 82 for them," replied Stinton, mopping his face again.

"Well, Mr. Stinton, I'll be easy with you. I'll let you out now for 85. Give me your check for \$12,750, which includes my deposit, and I'll return your option."

"Why, you young puppy!" roared the broker. "Do you expect me to hand you over a profit of \$9,000?"

"You don't have to. You can take your chances on the option if you prefer. But I think you'll save \$5,000 by taking me up."

Stinton uttered an imprecation and shook his fist at Dick.

"Don't get excited, Mr. Stinton. It always places a man at a disadvantage."

"Well, sir, if you are not willing to do business, I can't make you. In fact, I prefer that the option should run. I was merely letting you down easy. Now if you will retire, I will go home," said Dick.

"I'll get square with you, you little monkey-doodle," snorted the trader, picking up his hat and jamming it on his head. "I'll do you up some day."

Dick smiled, which so enraged Stinton that he flew at Dick and threw him down on the floor. He would have executed an Indian war dance on his body but for the appearance of Bob Archer, who entered the office at the moment. Seeing how things were going, Bob rushed forward and pulled the angry broker back. Dick got up.

"Leave my office, Mr. Stinton, and don't you ever come in here again," he said, indignantly. "You are no gentleman—no, not half a one. When I get ready to call for that option I'll turn it over to a friend of mine, and you'll have to come up with the stock or the market price at the time. Now get out, or I'll call the janitor and have you thrown out, you great brute."

Stinton made a move to rush at Dick again. The boy seized a chair to defend himself with.

Then the broker, shaking his fist at Dick again, turned and left the room.

CHAPTER XIV.—“Dandy Dick, The Boss Boy Broker.”

Two days afterward, during which time Dick did not see Broker Stinton, official notice was given of the purchase of C. & F. by the P. & Q. The stock rose at once to 92. Dick immediately ordered the bank to sell his 3,000 shares. At the same time he went to a broker he knew and told him to sell the option he held on Stinton, at the market value, plus the \$3,750 deposit. The broker readily sold it, and Dick made the difference between 76 and 92, or \$16,000, and Stinton was out that much when called on to redeem the option. Dick's profit on his 3,000 shares was \$60,000, adding the \$16,000 profit on the option deal, he cleared altogether \$76,000.

With a cash balance of \$48,000, and his 5,000 Red Squirrel shares, now worth eighty cents a share, he was worth altogether \$128,000 after he got a settlement with the little bank.

In some ways the news got out that Broker Stinton had been caught in an option deal by a boy broker on the fifth floor of the Century Building, and the fact aroused the curiosity of the traders of the Exchange.

Very few of them had heretofore heard that there was a boy broker in the Street, and they began to wonder who he was.

It soon developed that the young trader was none other than Dick Havens, generally known as Dandy Dick, the former messenger of Frederick Curtis.

“Let's go and call on him,” suggested a broker to a group of his friends.

The others agreed, so a delegation forthwith took its way to the Century building, and locating Dandy Dick's office, burst in on him.

“Hello, Dandy Dick,” cried the foremost of the visitors, Broker Ashcroft, “so you've gone into the brokerage business, eh?”

“Yes, sir. Help yourselves to seats, gentlemen, anywhere you can find a roosting spot. Glad to see you all. Here's a box of cigars, help yourselves to them, too.”

“How are you making out?” asked Broker Hepburn.

“I have no kick coming,” replied the boy.

“I heard you pinched Stinton for \$16,000 on an option deal,” said one of the callers.

“I rather think he pinched himself,” laughed Dick. “I offered him the chance to get out at about half that, but he spurned my suggestion, so if he has to eat any snowballs before spring comes on, it will be his own fault.”

“Say, don't you think you've got a great nerve to start out as a broker?” said Ashcroft.

“Perhaps so, but nerve is my strong point.”

“No, I think dress is your strong point. As a messenger you got the name of Dandy Dick. Now we'll have to call you Dandy Dick, the boy broker.”

“Better call him the boss boy broker,” laughingly suggested Hepburn. “Any boy who can work an option deal like he did, is the boss of his class.”

“I accept the amendment,” said the other trader. “Gentlemen, I herewith dub our young

associate ‘Dandy Dick, the Boss Boy Broker.’ Thus I baptize thee,” and the speaker held his cigar over Dick's head and let an inch of ashes fall on his hair.

“Three cheers for Dandy Dick, the Boss Boy Broker,” shouted another broker, amid great laughter, and the cheers were given with a will.

“Gentlemen,” replied Dick, “I thank you for the honor, and will endeavor to hold my end up.”

“Every broker is supposed to have a sharp pair of shears in his office to clip fleece with,” said Hepburn. “We are all anxious to see yours.”

“Sorry, gentlemen, but I have sent it out to be sharpened.”

“Whose fleece did you dull it on?” asked a trader named Woods.

“On Mr. Stinton's. It was very tough fleece to shear.”

This reply was received with a roar of laughter, for all the traders knew that Stinton was a hard nut in his way.

“Have you had your first customer yet?” asked Hepburn.

“Some months ago,” replied Dick. “He was a gentleman from the wild and woolly West named William Minturn, otherwise known as Rip Roaring Bill.”

“He must have been a corker.”

“No, he was a miner and prospector,” answered Dick, without a smile.

“Good!” cried Woods laughing.

“Did you make anything out of him?” asked Hepburn.

“I bought some Red Squirrel stock for him at ten cents.”

“Red Squirrel, eh? That's worth eighty cents now,” said Ashcroft. “How much did you get for him?”

“I got nearly all there was in the Street—35,000 shares.”

“He must have had inside news about the strike in the mine.”

“He did. Who do you suppose I got most of that Red Squirrel from?”

“We never could guess. Who?” asked Hepburn.

“Mr. Stinton.”

“The dickens you say! How much did you buy from him?”

“Thirty thousand shares.”

“Whew! He must have been wild when the news of the strike came out.”

“I judge that he was.”

“Say, you must be Stinton's hoodoo. If I was him, I wouldn't do any more business with you,” said Woods.

“He won't get the chance. I'm through with him.”

“Why? Did you have a run in over that option deal?”

“Somewhat. He lost his temper, threw me down and was going to dance all over me with his 200 pound weight when a friend of mine came in and saved me. When a man forgets himself so far as that, I consider it's time to draw the line, and draw it hard enough to keep him at a distance.”

The brokers agreed with him, and soon after the crowd took their leave.

After that Dick made the acquaintance of the brokers very fast.

The title that the bunch who had visited him

gave him—"Dandy Dick, the Boss Boy Broker"—was soon known all about the Street.

The newspaper men heard about it as a matter of course, and one of them came up to see Dick, introducing himself as the representative of the "Daily —."

He had a long talk with Dick and then went away, after taking a picture of the young broker with his kodak.

Two weeks afterward the Sunday magazine section of the paper had a page devoted to "Dandy Dick, the Boss Boy Broker."

The writer gave him a fine showing up, and said he was the smartest boy in Wall Street.

In fact, he said so many nice things about Dick that the boy guessed he must have had a pipe dream after leaving his office.

Everybody in the boarding-house read the story, and after that they persisted in calling him Dandy Dick, too.

Dick bought half a dozen papers and mailed the magazine sections to his folks on the farm.

Five of them were immediately put in circulation throughout Pugwash, and the story about Dandy Dick created a sensation in the village.

The post-mistress cut the page out and pasted it up in the post-office and general store so that everybody who came there could see it.

For awhile Dick was regarded in Pugwash as the most famous person in Wall Street, for the country folks reasoned that one had to be some pumpkins to get into the newspapers, especially to the extent of a whole page.

The publication of that article did Dick a lot of good.

It excited the interest and curiosity of a lot of people, particularly those who speculated in the market.

Many of them called to see him, and as an excuse for their visit, gave him an order in a small way for some stock they were about to invest in.

As the orders came in he sent them to a friendly broker to put them through on a half commission basis.

He concluded to get a clerk—some elderly man who was well up in the brokerage business.

So he advertised for what he wanted, and secured a man of sixty years, an ex-cashier, who had retired from the Street some years since, but meeting with hard luck, had to go to work again.

He agreed to coach Dick in all the points of the business of which the boy broker was ignorant, and in return Dick gave him a good salary and a steady job.

At his suggestion, Dick inserted a standing advt. in several of the financial papers, and this soon brought him a lot of inquiries through the mail.

In order to interest his correspondents, he got up a daily market letter, had it typewritten in manifold at a public stenographer's, and mailed it to the people out of town.

He began getting orders from the speculators in the country, and in the meantime his city trade kept on growing.

A good many ladies enrolled themselves as his customers, and he decided he must get a regular suite of rooms if he could find suitable ones.

On inquiring of the agent of the building, he learned that a suite of three rooms on the floor

above would be vacant on the first of May, thirty days hence.

He went up and looked them over.

He found they would answer his purpose nicely, so he leased them for the year.

All his customers were notified that he would move into more commodious and better offices on the first.

The ladies were told that one of the rooms would be specially fitted up for them.

When he moved into his new quarters, which he furnished up in fine style, he induced Ethel Gray to come and work for him as his stenographer, putting her in his private office.

The counting-room was so arranged that it opened on the ladies' reception-room as well as on the men's.

He had a ticker placed in each room and a third one in his private office.

When the news circulated that Dandy Dick had a new office, and a bang-up one at that, he had a string of broker visitors right away.

"Upon my word," said Broker Hepburn, "you are the Boss Boy Broker now, all right. You've come to the front quicker than anybody I ever saw before."

"And I'm going to stay in front, too," laughed Dick. "One of these days you will see me in a front office down stairs, or in some other building."

His genial manners made him more popular than ever on the Street, and there was no doubt but just as soon as he came of age he would be welcomed as a member of the Stock Exchange with open arms if he could afford the price of a seat.

One of the first clerks Dick hired to assist his elderly manager and cashier was Bob Archer, and he soon had to get a second one, business came in so fast.

And so his business grew from month to month and year to year, until to-day Dick is one of the big traders of Wall Street.

He has a fine suite of offices on the second floor of a skyscraper, and employs a dozen clerks, with Bob Archer as cashier and manager.

Ethel Gray gave up her position as stenographer to become his wife and the mother of a juvenile Dandy Dick.

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MONARCH No. 4

or

The Boy Firemen of Fairdale

By Gaston Garne

(A Serial Story.)

CHAPTER XVI.—(Continued)

The police captain gave a real start. He glanced at Will and then at the sergeant. Then he said:

"You may show him in, sergeant."

"All right, sir."

The sergeant went out. Will now arose to leave.

But Captain Daly said:

"Will Norton, you will oblige me by remaining here. I know the conversation this old scoundrel is going to make, and I want a witness to it."

"But will he speak while I am here?"

"Just step behind that closet door," said the captain. "I want you to listen to all that is said."

Will could not refuse the request, so he hid behind the door. He had hardly done so when August Dugdale, with flushed face and arrogant manner, entered the office.

"Ah, Daly," he said pompously, "I have come to see you on an important matter. It is a matter of privacy, sir."

"This is my private office, Mr. Dugdale. Pray have a seat."

The banker wiped his perspiring brow and sank into a chair.

"I suppose you thought you did a good job last night, Daly, when you arrested Mr. Clifford and his friends just outside the Fairdale Bank."

"Excuse me, Mr. Dugdale! Were they friends of yours?"

"Dan Clifford is a friend of mine, and a man of wealth and influence, sir. It was from him I purchased the Red Creek Gold Mine. It is hardly reasonable that he would be concerned in a bank robbery."

Captain Daly's hard gaze never left the face of the scheming capitalist.

"The inference would seem preposterous on the face of that," said the captain. "But how are we to judge a man who is caught in the act red-handed?"

"That is absurd. You did not catch him red-handed."

"One of his pals was already inside the bank. Clifford was in the act of following him."

The capitalist snapped his fingers.

"Daly, you're not a fool! This is your second year in your present office, is it not?"

"It is, sir."

"Ahem! If I am not mistaken, I contributed quite largely to the fund which enabled the People's Party to elect you. Now you know I have more money than any man in Fairdale. Money is power. It is worth a good deal to have me behind you, Daly."

"In a political sense—yes!"

"Ah, that is it," said the magnate, rubbing his hands. "I knew you were a fellow of sense.

You've made a little mistake, but then, it is easy enough to repair."

"What do you mean, sir?" asked Daly.

"Perhaps I am a little ambiguous. Clifford and his friends saw cracksmen breaking into the bank. You mistook them for the cracksmen and arrested the wrong parties. Do you see?"

Dugdale lowered his voice and thrust his countenance forward. For a moment there was silence as the two men looked at each other.

"I think I understand you, Mr. Dugdale," said Daly finally. "You are not willing to see Dan Clifford and his pals punished for their crime. You wish me to make affidavit that I arrested them under misapprehension, and that the real culprits escaped."

"I only suggested a plausible method," said the capitalist complacently. "I may even go further and say that it will be worth much to me—well, a thousand or more—to have my friend Clifford thus cleared of this charge against him. Now do the thing up handsome, Daly. You know your business."

Dugdale arose with a chuckle. He bore the air of one who considered the transaction done. But the police captain also rose.

"Mr. Dugdale," he said quietly, "Dan Clifford is a thief and a firebug, and he is going to be dealt with to the full extent of the law, if I have the power to do it."

With an astonished expression upon his shrewd face Dugdale turned about.

CHAPTER XVII.

A Visit to Mr. Wade.

"W-what's that?" gurgled the astonished millionaire. "I don't understand you. Didn't we have a clear understanding?"

"Yes, perfectly clear," replied Daly quietly. "I understand you, and now you understand me."

"Oh, I see. Well, if the consideration was not large enough, name what you consider a fair thing. I can pay you well."

"You have not money enough to buy one atom of my honor," replied the chief blandly. "That is all, Mr. Dugdale. It may be true that you contributed to the campaign fund that put me in office. But I am an honest man. I shall not break my oath. If a man of your wealth and standing feels called upon to ally himself with thieves and incendiaries that is not for me to criticise. But I can assure you that the sooner you disconnect yourself with such associates the better it will be for your own good name."

Dugdale's face became swollen with a sudden fury. For a moment he glared at Daly with anger.

Then he grew sickly yellow with apprehension, and his anger gave way to fear.

"She here, Daly," he said, in a truculent tone, "you may be right. We will allow Clifford is all you say. He has it in his power to ruin me. I am compelled to stand by him. Now you know that I am a generous man, and I can do a great deal for you. I want you to do this thing as a favor. It will save me."

"I am very sorry for you, Mr. Dugdale, but I have only one course left open to me."

"Then you will not listen to reason?"

"You have my answer."

"Confound you, Jim Daly!" gritted Dugdale, shaking his clenched fist. "I'll break you for this. I'll ruin you. I'll hound you to the poorhouse. You reject my friendship and I'll show you what a foe I can be."

The capitalist went out, closing the door hard behind him. Captain Daly whistled softly and said:

"All right, Will Norton."

The boy fireman emerged from his concealment.

"You heard all, Will?"

"I did, captain."

"Well, is he not an old villain? But is he not in a bad scrape? He admitted it. I tell you, this fellow Clifford, whom he imported to do his dirty work, will be his ruin."

"Captain Daly, I respect you for the noble stand you took," said Will frankly. "In these times few men are above the power of bribe."

The captain's eyes flashed with pleasure.

"Thank you, my boy," he said. "But I have a proposal to make."

"What?"

"Let us go and have a talk with Mr. Wade. He will be interested to know all these facts. It will be a matter of interest at the new trial to offer evidence that Dugdale tried to bribe the captain of police."

So Will and Captain Daly visited Mr. Wade in the prison. The Californian had found prison life exceedingly irksome.

He welcomed his visitors warmly, and listened to the story as told him by the captain. Wade's eyes were flashing.

"There'll be a turning of tables soon," he cried. "You will see! This fellow Clifford will compel Dugdale to defend him. This will implicate him, and at least ruin his reputation in Fairdale."

"We will not be content with that," said the police captain. "It must be shown that the acquiring of the Red Creek Mine by Dugdale through Clifford was a fraudulent game."

"I see no way to prove that unless Clifford is willing to confess," said Wade, shaking his head. "He would only do that if Dugdale went back on him."

"Well, we shall see," declared Captain Daly. "At any rate, we have a clear case against Clifford. He cannot escape justice. We will catch Dugdale later."

"I hope so," said Mr. Wade. "At least I may be admitted to bail, which will be a comfort to me."

"I will see Judge Scott today," said Daly. "Now that the affair has taken this new turn, he may be induced to favor you."

It is needless to say that they left the Californian in a more cheerful frame of mind. Wade clasped Will's hand at the cell door and said:

"Look out for my dear ones, won't you, Will? Take care of mother and Nellie. Just let me get outside these walls again, and I'll turn the tables on Dugdale as sure as the sun rises tomorrow."

Will left Captain Daly outside the prison. Then he hastened to the engine-house of Monarch No. 4.

He found a number of the boys there and all engaged in talking over the thrilling events of the night before. When Will entered they greeted him with acclamation.

"Hurrah for Will Norton!"

"Hurrah for Monarch No. 4!"

Will remained at the engine-house for the rest of the day with his comrades. No fire-alarm rang, and so when dusk came Will started for home.

On his way home he saw a slender female figure some distance ahead. It looked to him like Nellie Wade. He presently became satisfied that it was she, and he quickened his steps to overtake her.

But when some yards behind her he was given a start of surprise. From a side street there appeared Clinton Dugdale.

Will had not seen the young villain for some time. He saw that he was dressed in a dandified way, and that he at once tipped his hat and walked beside Nellie.

Will could see with some satisfaction that Dugdale met with a cool reception. Nellie would hardly vouchsafe him a word.

Suddenly at a street corner Nellie came to a shop, and Will heard her say distinctly:

"I prefer to continue this walk alone."

"Why are you so awful chilly toward me, Miss Wade?" asked Dugdale. "I know your father and mine had a rumpus, but that's nothing to do with me. In fact, I am not the best of friends with my dad, anyway."

"It hardly becomes you to speak so disrespectfully of your father, sir," said Nellie Wade coolly.

"Oh, pshaw, he's an old duffer! I didn't like his friendship for that Clifford. See here, Miss Wade, I rather like you. Suppose we become friends. Of course I'm not just ready to marry yet, but we can be good friends, you know. What do you say? I'll tell you what! I'll make my father intercede to have your dad let out of jail. What do you say?"

Nellie Wade turned upon the young sycophant like a slender tigress. Her Western blood was thoroughly roused.

"You contemptible, conceited young puppy!" she cried, with justifiable wrath, "if you ever speak to me upon the street again, or offer me further insult, I will call an officer of the law to my aid."

For a moment Clinton Dugdale seemed stunned by her reply.

In his sheer egotism he had fancied that she would at once yield to his proposal which, on the whole, he had considered a generous one. He was the son of a wealthy man. She was the daughter of a man who was in jail. He could not understand.

"Oh, say!" he drawled, "you needn't get so mad, don't you know. You might do worse than take me. By Jove, if you were not so deuced pretty I'd cut your acquaintance for that. But I like your grit all the same. It makes you all the more charming."

Somewhere Dugdale had read that the way to win a girl of spirit was to conquer that spirit. It seemed a brilliant notion to him.

"I'm going to have you just the same," he cried, grasping her wrists. "I'll show you that I am your master, and if you won't give me your heart willingly, I'll take it by force."

And he tried to draw Nellie's struggling figure to him and defile her lips with a kiss, but just at that moment something happened which Dugdale never forgot.

(To be continued.)

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INTERESTING ARTICLES

A SILENT CAR FOR RAILWAY

A railroad engineer in Sweden has designed a railway motorcar said to obtain a speed of fifty miles an hour with no more noise than the clicking of the rails. The silent car has an under-slung engine, entirely separate from the frame of the car. Power is supplied to the drive wheels from the engine by distinct sets of gears, all in simultaneous use.

BREAK IN USED CARS CAREFULLY

With the possible exception of automobiles which have been employed as demonstrators, the wares of the used car mart requires especial attention until they are properly seasoned and assimilated to their environment. This may be a new idea in car ownership, but the need for better service and care for used cars is as old as the first trade-in.

CRADLE ROCKING ART TAUGHT BY FASCISTI

Teaching the science and art of cradle rocking is the principal function of the Feminine Fascist organization in Rome, Italy, which within three years has mustered 140,000 members. Flappers and tomboys are barred from this "Army of Mothers" whose members are taught what to do with their hands when babies howl instead of what to do with their feet when saxophones wail.

FOUR PERSONS FED ON ONLY \$1 PER DAY

All Norway is in a ferment over a cook book written by Mrs. Ester Meidell, a native of Sweden, who married a Norwegian and lives at Kongsberg. It contains menus for a family of four at a total cost of 100 kroner (about \$25) monthly.

She was challenged to prove it. She came to Oslo and gave public demonstrations. Police had to clear the streets of eager husbands and housewives.

Four doctors were appointed to supervise the experiment and ascertain the nutritive value of Mrs. Meidell's dishes. The verdict was in her favor.

TWO YOUNG SCIENCE STUDENTS AMAZE LOS ANGELES BY DEMONSTRATION OF ELECTRICAL WONDER

"How'll you have your eggs, sir?"

"Iced."

"Very good, sir. Iced it is."

And then when you get the eggs you will find them plain fried.

At least you will if Arthur Everett and Carl Raife, two local students of science do the icing. The young researchers have just completed an elaborate course of study in the high school laboratories with electricity that has given them the magic power to turn the frigid waves of ice into heat sufficiently strong to cook food.

They have set the town—or that portion of it which has visited them in their laboratory—to talking by a demonstration of frying eggs over a chunk of ice. It looks uncanny but the explain:

"It's easy. We simply build up electro magnetic fields around the ice, and these, by the process of induction, do the work?"

Easy?

Well, suppose you try it on your own refrigerator!

LAUGHS

He—Give me a kiss. She—I won't. He—You shouldn't say "I won't." You should say "I prefer not to." She—But that wouldn't be true.

Salesman—Of course; we have square and upright pianos. Rural Customer—That's jest what I want fer my darter, mister—straight, honest goods.

Mr. Goff—What side of the street do you live on? Witness—On either side. If you go one way it is on the right side; if you go the other way it is on the left.

Discontented Artist—I wish I had a fortune. I would never paint again. Generous Brother Brush—By Jove, old man! I wish I had one! I'd give it to you.

"Yes, Hunter is really engaged to Miss Roxley." "So he was telling me. He says she's not very pretty, but she's good." "Yes, good for a million in her own right."

Mrs. Naggs (at telephone)—Is my husband in the office? Office Boy—No, ma'am. Mrs. Naggs—When will he be in? Office Boy—I can't say. Mrs. Naggs—Why can't you say? Office Boy—Because he told me not to.

"What are you doing?" asked the justice, as the defendant's counsel began his argument. "Going to present our side of the case." "I don't want to hear both sides," replied the justice. "It has a tendency to confuse the court."

A particular old gentleman, pulling something out of his soup that should not have been included among the other ingredients, thus addressed his cook: "Josephine, I am much obliged for your thoughtfulness, but the next time kindly give it to me in a locket."

An Indian Scout's Capture And Escape

In June, 1867, while General Custer, with his command, was at the forks of the Republican River, in western Kansas, and the Indian War had fairly begun, I was doing duty with several others as a scout.

On the morning of the 19th a young man named Robinson reached the camp and reported that he, with three others, had been hunting to the west of us, and had been stampeded by the Sioux Indians. One had been killed, as he believed, while the others had made a dash for it and scattered, each taking his own course. Robinson had blundered upon our camp after riding all night.

Custer was at this time hopeful of making peace with the redskins, and the camp at the forks would be permanent at least a fortnight. It was with this understanding of the situation that I set out with Robinson, after he had had an all-days' rest, to hunt up his stampeded companions and bring them in.

We left camp just after dark, both of us heavily armed, and rode straight to the west. As I had never seen Robinson under fire, I was more anxious than if one of my fellow-scouts had been with me, but in the course of a couple of hours I made up my mind that he had plenty of nerve and could be depended on. As near as he could judge, his party was thirty miles west of the forks when stampeded.

At midnight, after an easy canter of five hours, we halted, dismounted, and went into camp for the remainder of the night, believing we were close upon the spot where the hunters were attacked.

Both of us slept from that hour until just before sunrise.

We had a cold bit for breakfast, and had scarcely mounted our horses when we caught sight of the carcass of a horse lying on the plains about a quarter of a mile away.

As soon as we reached it Robinson identified the animal as having been the one he saw fall as the stampede began. Its rider was a man named McHenry, who had previously been employed as a civilian at Fort Larned. The buzzards and wolves had been at the carcass, but we made out that the horse had received three bullets and dropped in his tracks.

Saddle, bridle, and all other portable property had been removed. Robinson estimated that the attacking party numbered fifty. After half an hour's search I put the number at twenty. He believed that all who dashed away were pursued. I found that none of them had been followed over half a mile.

Had McHenry been killed or seriously wounded by the volley which killed his horse, his body would have been found lying beside the carcass. As it was, I reasoned that he had been captured unhurt and taken away a prisoner.

The trail of the Indians led to the north, as if making for the south fork of the Platte River, and we followed it at a cautious pace. At the end of five miles we came to the spot where the band had encamped for the night.

It was on the banks of a small creek in a scattered grove, and the first thing we saw was the dead body of McHenry. The Sioux chiefs had declared the anxiety for peace, and were professing the greatest friendship for the soldiers. Indeed, Pawnee-Killer had visited Custer to shake hands and sign a declaration of peace.

While the big chief was "how-howing" in Custer's camp and declaring his love for the white man, one of his bands, only thirty miles away, was subjecting a hunter to the most agonizing tortures. They cut out his tongue, blew powder into his body, cut off his toes, broke all his fingers, pricked him with knives, and finally ended by scalping him.

He must have suffered for many hours before death finally came as a glad relief. The body was not yet cold when we found it, and there were evidences that the Indians had not been gone more than an hour.

Of the two who stampeded and got clear, one went to the northeast and the other to the northwest. Robinson had held due north, and thus reached our camp, although he was not aware of its location.

We took up the trail of the one going to the northeast, believing that he was in the greatest danger. He went at a wild pace for at least ten miles, never seeming to have looked back and discovered that pursuit had been abandoned or to have turned to the right or the left, to throw the redskins off his route after darkness came.

It took us three hours to cover the distance he rode in one, and we expected to see Indians at any moment. About twelve miles from the spot where we found McHenry's horse we came upon that of Jackson, whom we were following to the northeast.

The wild ride had exhausted the animal, as he fell down Jackson had abandoned him and pushed along on foot. The animal was on his feet and grazing as we found him, but so lame that he could scarcely move. We removed the saddle and blankets, and found Jackson's revolvers in the hostlers.

From this point we had no trail to guide us, and the ground was badly cut up with ridges and washouts. We rode forward during the rest of the day, hoping to overtake the man, and neglecting no precaution to insure our own safety. Just at sundown we followed a dry gully up a long ridge and debouched from it, seeing a sight which for the moment appeared to be an optical illusion.

There were Indians on our right, on our left, in front, and I turned in my saddle to see other Indians closing in behind us. As we halted and looked around us, many of the redskins expressed their humor by grunts. They had probably been riding to the right and left of us for hours, and had finally formed this cul de sac for us to ride into. It was taking a great deal of pains for nothing, but the Indian sometimes exhibits a queer vein of humor. They were not disappointed in thinking we would be surprised.

It was fully two minutes before a chief rode forward and said "How-how," and extended his hand to me, and as he did so the whole body closed in. I am so unfortunate as to be marked on the left temple with that birthmark known as a white satin, the spot being as large as a silver dollar.

My hat was well up and my hair back as the chief came up, and the instant he noticed the mark he let go my hand and said something to those crowding up. Pretty soon he pushed in and touched my face, perhaps thinking the mark to be a wound or sore. Others did the same, and when they found that it was a part of the skin they expressed much wonder and reverence.

While I had served as a scout only a few months, I knew considerable of Indian character, and was not long in realizing that I had made a hit. While no violence was offered us, we were disarmed, and our horses were led behind the ponies of the Indians, as we moved off to the east. We traveled until about midnight before halting, and then reached an Indian village on Soldier Creek.

As we descended from our horses, Robinson was led off by two warriors, while I was conducted to the wigwam of Red Trail, a sub-chief, in command during Pawnee-Killer's absence. I had been busy planning during the ride, and had made up my mind to pretend to be without the power of speech.

I found opportunity to whisper to Robinson to pursue the same policy, but unfortunately he had not the nerve to carry out the idea. The fact of his being captured broke him all up. The recollection of what McHenry must have suffered unstrung his nerves, and I heard him begging and entreating as he was carried away.

Red Trail closely examined the mark on my face, and was as much mystified as the others. I still had a power of reserve. Having served through the war in the navy, it was but natural that I should carry a sailor's passport. On my left arm was a tattoo, representing an anchor.

This was seen as two warriors stripped my buckskin shirt off, to look for further marks. Not an Indian in that camp had ever seen anything like the mark, and when the examination had been completed I felt sure that I was looked upon with awe and mystery, if not veneration. I was conducted to a tepee and motioned to turn in, and had every reason to congratulate myself on the plan I had pursued. I had made signs that I could not talk, and the information had been accepted.

Next morning Pawnee-Killer arrived in the village. He had agreed to surrender his tribe and go on a reservation, but it was bold-faced lying on his part. His very first move was to order the village to pack up and move back about twenty miles.

This consumed the entire day. As we were ready to start I received my horse to ride, and my hands and legs were left entirely free. I saw Robinson brought out, and he was loaded down with kettles and led by a rope. At no time during the day was he near enough to exchange a word, but on several occasions I saw him kicked and beaten by the squaws and boys.

It was nine in the evening before I was taken in the presence of Pawnee-Killer. He seemed to have accepted the belief of the others, and in less than a quarter of an hour waved me out of his wigwam.

I may state here what I learned two or three years after. It was the belief of the Indians that I had been struck by lightning as I slept, and that the fluid had left the two marks to prove that

I was invulnerable. They further reasoned that I lost my speech at the same time, and was therefore an object of veneration.

I was in nowise hampered or restricted, but I found shelter as soon as possible, and was soon asleep. I wanted to do something for poor Robinson, but just how to do it I could not figure. The treatment accorded him during the day did not augur well for the future.

When morning came again I had a hearty breakfast, and then two old men, armed with only bows and arrows, took me down the creek about a mile and then sat down on the grass.

It was an hour or two before I could make out the significance of the move, but I then heard sounds from the direction of the camp which satisfied me that Robinson was being put to torture.

One of my guards soon left for the village, and an hour later the other suddenly rose and, without a word, walked away in the same direction. Unable to make up my mind what to do, I remained where I was during the entire day.

In later years I learned from one of the warriors of the fate of Robinson. His tortures lasted nine long hours. He first ran the gauntlet. Then he was tied to a stake, and every form of mutilation which the fiends could invent was practised on his poor body.

It was with great animation that my informant related how the poor fellow begged and cried and entreated—what wonderful vitality he had—how he could have been preserved an hour or two longer had not everybody grown tired of the sport. It was Pawnee-Killer himself, fresh from signing a treaty of peace, who exhibited the most fiendish spirit.

I had a much closer call than I knew. The two old men who took me out doubted that I was what the others took me for. They had arrows made on purpose to kill witches and keep off bad spirits, and they were to take me off and see if those arrows would kill me.

In going down the creek one of them came near stepping on a rattlesnake, and this was taken as a sign that they must not shoot. When they returned to the village and reported, it was hoped that I would go away, and therefore no one came near me.

As night fell I started off to the west, expecting every moment to be overhauled, putting in a good twenty miles before daylight, and was picked up by a scouting party of cavalry just before noon.

It was about three months after my escape before the Indians learned that I was a Government scout, and that they had been duped. Red Trail and Pawnee-Killer then offered five ponies each to the warrior who should bring in my scalp, and for the next year I was perhaps "wanted" more than any other man on the plains.

It was a curious turn of affairs, that, while Red Trail had no less than five of his best warriors out on an expedition after me, I crept into his camp one night and secured his own scalp-lock, rifle, and pony—and got away.

Mother—I am afraid that young man who comes to see you often is just a trifle fast. Daughter—Impossible mamma! He comes from Philadelphia.

CURRENT NEWS

BRITAIN TO WELCOME AMERICAN TOURISTS

American tourists visiting Britain this Summer will receive a warmer welcome than ever from the average Englishman.

As the result of applications connected with the "Come to Britain" movement with regard to Americans the British railway companies have decided to reduce the fares for tours by 25 per cent.

CHAMPION HEN DEAD; ROOSTERS ALL MOURN

Perdue's proud roosters are wearing their flying combs at half mast and their feathered mates are drooping with sorrow because of the passing of one of the greatest bird relatives—Lady Purdue—champion long distance egg layer of the world, who succumbed to the infirmities of old age at the Purdue poultry farm.

Lady Purdue, almost eleven years old, set a laying record which has never been equaled, 1,421 eggs.

21 KITES CARRY BOY IN 200-FOOT FLIGHT

An eighty-nine-pound boy was recently carried thirty feet skyward by twenty-one kites and sailed a distance of 200 feet in Providence, R. I., before a crowd of 12,000 spectators at the first kite-flying tournament staged in the East.

The young kite aeronaut is Samuel Perkins, Jr., twelve, of Seven Hills, Mass. Seventeen Eddy kites and four six-foot United States Navy model man lifters were used in the flight.

MESSAGE IN BOTTLE TRAVELS TO ISLANDS

A bottle thrown into a creek in Southern Illinois eight years ago has been found on the coast of the Philippine Islands, according to information received in Milton Junction, Wis.

The bottle contained the name of Miss Leona Smith, with her address, and was thrown into the creek at Carnia, Ill. Miss Smith had word from a soldier in the Pacific islands that he picked up the bottle on the seashore there December 29, 1926.

GIRL FIGHTING OFF CATALEPSY OF YEAR

Doris Hutton, from London, the Chilwell girl who lay in a trance for more than a year, is making progress toward recovery.

She has entirely recovered her sight, is able to write, her hearing is normal, but she has not regained her power of speech.

She feeds herself to a certain extent with specially prepared food. Muscular contraction, due to lying so long in one position, is yielding to treatment.

PARIS CLOCKS TO BE RUN BY ELECTRIC POWER NOW

Air-driven clocks that have given Parisians the wrong time for forty years are being electrified. These pneumatic street clocks seldom registered alike and are blamed in large measure for giving

Paris the reputation of not having any two clocks that tell the same time.

The pneumatic clocks, operated by compressed air, stopped working at midnight upon the expiration of a forty-year contract with a private company. Electric mechanisms are ready for them and when cables are laid in the street the clocks of Paris will be regulated from the famous Observatoire, which fixes time for France and its colonies.

NON-SMOKERS ORGANIZE SOCIETY IN ENGLAND TO PROTECT RIGHTS

Non-smokers believe they haven't a chance in England, and they don't like it. They have formed the National Society of Non-Smokers and have adopted a badge which all members are urged to wear as a warning to railway officials, cafe and theater proprietors.

"We shan't appeal to the League of Nations as an 'oppressed minority,'" declared a prominent member of the society. "We are not a minority. We non-smokers make up at least two-thirds of the population of the British Isles, but we are treated by the railways, cinemas, cafes and theaters as if we did not exist."

Men and women alike are very generally ignoring "No Smoking" signs in England. Music halls, cinemas and even many of the first-class legitimate theaters permit pipes, cigars and cigarettes alike.

But the non-smokers are now preparing a "white list" of theaters, hotels and restaurants which forbid smoking. The society is also making an indignant protest against the growth of the smoking habit among clergymen.

PLASTIC PAINT IS A PRACTICAL SOLUTION FOR WALL FINISHES

If you are building a new house and are in a quandary about how to finish it, remember the age-old truth that in texture and color lie true and lasting beauty. Your recollection will, very likely, lead you to a consideration of plastic paints and if you pursue your inquiry you will find that this material far exceeds your demand for beauty of color, for charm of texture and for the expression of your personality.

Not only can you copy exactly the textures of the old masters by means of plastic paint, but also you can reproduce the rare building stone textures with absolute fidelity; again, you may enter the realm of the original.

If your house is an old one you may summon plastic paint to your aid by either making it younger or older in appearance as you wish; you can disguise defective plaster; you can cover woodwork or glass; in fact, you can coat any surface.

The base of this plastic paint is a white powder composed of mica, casein clay and ammonia. It is mixed in hot water until it arrives at the consistency of a heavy paste. It is applied with a wide-edge brush and is spread out to any desired thickness. It is then stippled, or swirled, or textured.

TIMELY TOPICS

UNION PROTESTS HAIR CUTTING BY FIREMEN

The secretary of the local Master Barbers' Association in Detroit, Mich., has filed a protest with the fire commissioner because city firemen are cutting each other's hair without licenses.

STEAM AIRPLANES PLANNED IN FRANCE

British aviation experts are wondering whether steam airplanes may not be the next great advance in the problem of flight.

A close watch is being kept on experiments in France where Henry Robart, a French inventor, claims to have invented a light-weight steam-engine plant suitable for use in airplanes.

VIVID-HUED COATS ON EVENINGS OUT URGED FOR MEN

Time has come for men to wear violet, blue or plum colored dinner jackets—frequently—in the view of Eugene Marsan, contender for Andre de Fouquiere's "title" of masculine fashion dictator of Paris.

The dress suit has had its day, in Marsan's opinion, and should be replaced by the dinner jacket, which he describes as a handsome and comfortable thing if worn in "proper" colors.

VENICE BUILDS BRIDGE IN HONOR OF SOLDIERS

Already a city of many bridges over her 150 canals, Venice is to have another bridge of noble design in memory of her fallen soldiers.

Two iron bridges across the Grand Canal have been condemned on artistic grounds. These are near the station and academy. The academy one, it has been decided, is to be replaced by a graceful stone bridge as a war memorial.

BOSTON PLANS STUDY OF TRAFFIC CHANGES

The first scientific attempt to unscramble one of the most complicated and difficult traffic problems in the United States is soon to get under way in Boston, where the city council has appropriated \$25,000 for a comprehensive traffic survey of the metropolitan area under the direction of Albert Russel Erskine Bureau for Street Traffic Research.

The congestion of street traffic has for the past several years been one of the most serious municipal problems in Boston, where solution of the traffic problem is considered to be particularly difficult because of the city's notoriously narrow and crooked streets.

POWER TO CONTROL BLOOD MAKES PIN-CUSHION OF BOY

Warren Smith, seventeen, says he is a "human pincushion."

A little while ago the youth discovered he could thrust pins and needles through his cheeks, arms, legs and other portions of his body with harm and with little or no bleeding. He began to practice with sharp pointed instruments and blood control until recently he is able to thrust a darning needle through his cheeks or a pin through

the fleshy parts of his arm without losing a drop of blood.

Smith claims he can stop his pulse, or draw blood from any member at will. While the blood is absent and the flesh pale white, he inserts and removes the pins and needles.

Physicians express the belief the youth is one of those rare and abnormal people who possess the ability to control involuntary functions, and that through this unique faculty he actually does halt the flow of blood.

PIRATES INVADE MEN'S STYLE ROW

Pirates have invaded Savile Row, the Mecca of the well-dressed Londoner.

The intruders stitch a Savile Row label into a cheaply-made suit and dispose of their output to second-hand shops which charge a premium under the pretense that it is actually a cast-off of some wealthy individual. The Prince of Wales and Prince Henry and others of the nobility are among the Row's customers.

The chief pretext, as set forth in the display windows of the second-hand shops, is this:

"This suit was not required by His Lordship who has gone into mourning."

RACE DETERMINED BY HAIR

Human hair betrays race, nationalities, sex and probably age, the American Anthropological Association of the Central United States was informed at its annual meeting in Chicago, Ill., by M. R. Bernstein, of New York City, a student at the University of Chicago, who has concluded detailed experiments with hair of all colors and grades.

An Irishman's hair, for instance, has different weight than an Italian's, and an old Irishman's hair, Mr. Bernstein said he believed, would show a definite difference from a young Irishman's.

This discovery has considerable importance in the realm of physical anthropology, Mr. Bernstein said, inasmuch as researchers may now have hair to work upon as well as skulls.

1,200 BLIND FRENCHMAN PROFESSIONAL MUSICIANS

Twelve hundred blind persons earn their living as musicians in France, and among them are players of note.

These blind musicians were educated in the National Institution for the Young Blind. They were taught to play for distraction, but Valentin Haüy, their leader, showed them how music might make them independent.

Eight organists of large Paris churches, including Notre Dame, are blind. There are among these several composers and many conductors of small orchestras.

The old theory that the blind have a peculiar aptitude for music, say directors of the school, has not been proved by their experience, but they have found that the blind do well in music, probably because they are able to concentrate and because their misfortune spurs them to unusual efforts.

Fame and Fortune Weekly

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